

3.3.3 Number of books and chapters in edited volumes/books published and papers published in national/ international conference proceedings per teacher during year.

1. Dr. Mariyah Gour

Surrogate Motherhood in Contemporary India- A Study of Mumbai City (Book)

The present book is an outcome of an in-depth qualitative and descriptive study. It aims at portraying the characteristics of surrogates, their socio-economic conditions and the motivations for taking it up. It makes an attempt to look at the number of issues associated with surrogacy in India in general and in Mumbai in specific and contextualizing it with the other parts of the world. It analyzes the motives and risks involved in the process of surrogacy by critically highlighting the politics of reproduction involved at various steps of surrogacy leading to exploitation of women's reproductive labor which resort for exploitation of poor and vulnerable women of the developing world in the hands of economically and intellectually privileged sections. Accounting for various stake holders of surrogacy it focuses on unequal distribution of power. An effort has been carried to broaden the scope of study ahead of single-time-period to carry on over to longitudinal study based on the rapport developed with the surrogates. It tries to critically evaluate the regulatory mechanisms and suggesting policy measures to deal with it.

Surrogate Motherhood

Dr. Mariyah Gour Ghori is Head, Department of Sociology, Rizvi College of Arts, Science and Commerce, Mumbai, India. A meritorious student throughout her educational career she has been recipient of innumerable Gold Medals, awards and scholarships. Her mesmerizing Urdu Poems and Ghazals have also been acclaimed in the literal world.

FOR AUTHOR U



Mariyah Gour Ghori



Surrogate Motherhood



Mariyah Gour Ghori

Surrogate Motherhood in contemporary India

A study of Mumbai City

Mariyah Gour Ghori

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2. Mrs. Shweta Dubey

AN ANALYTICAL STUDY OF THE IMPACT OF FINANCIAL INCLUSION ON SAVINGS IN INDIA

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**INTERDISCIPLINARY
APPROACHES
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FOR
SUSTAINABLE
DEVELOPMENT**

ISBN: 978-93-5813-132-1



EDITOR

DR. EKNATH MUNDHE

Professor,

Rayat Shikshan Sanstha's,

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PREFACE

The book entitled: **“Interdisciplinary Approaches and Strategies for Sustainable Development”** is focused on an interdisciplinary approach involving team members from different disciplines working collaboratively, with a common purpose, to set goals, make decisions and share resources and responsibilities.

“Many streams of knowledge have a contribution to make in bringing the ideas of sustainability from theory to practice: economics, ecology, systems theory, the health sciences, engineering and applied science, community planning, law, business management, performance measurement and progress assessment, and so on. Each of these can provide a doorway into the theory and application of sustainability ideas. However, the real power of applying the ideas of sustainability comes from a capacity to integrate and synthesise rather than split apart in bounded categories” (HSD 2002).

the present book study takes stock of the status of sustainability appraisal. For present purposes, sustainability appraisal is broadly defined to encompass a range of equivalent terms such as sustainability impact assessment and strategic impact assessment. It is taken to include approaches that are used to integrate or inter-relate the environmental, social and economic (ESE) pillars of sustainability into decision-making on proposed initiatives at all levels, from policy to projects and particularly within or against a framework of sustainability principles, indicators or strategies. Others recognize more than three intersecting pillars, for example including institutions or politics or distinguishing between social and cultural dimensions of sustainability.

So, this is the right opportunity and platform for the academician, educationalist, readers, teachers & students to express their views and thoughts about Sustainable Development through this book.

Editor

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ACKNOWLEDGEMENT

The main objective of the book “Interdisciplinary Approaches and Strategies for Sustainable Development” is to provide global virtual platform for discussing the new area of research and innovations in the field of Sustainable Development. I would like to express my sincere gratitude to all the authors, researchers and reviewers, who provided their detailed research and views for: “Interdisciplinary Approaches and Strategies for Sustainable Development”. This book is wholly a collective venture. This would not be possible without the great efforts paid by all the authors and we are sure their valuable contributions increased the significance of the book. This book chapter provides a premier interdisciplinary platform for researchers, practitioners, and educators to publish the most recent innovations, trends, and concerns as well as practical challenges encountered and solutions adopted in the fields of Sustainable Development.

Editor

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AN ANALYTICAL STUDY OF THE IMPACT OF FINANCIAL INCLUSION ON SAVINGS IN INDIA*Mrs. Shweta Shailesh Dubey*Assistant Professor, Department of Economics, Rizvi College of Arts, Science and Commerce, Bandra (West), Mumbai - 400 050

Abstract: *The financial environment has changed dramatically over the years, primarily due to technological changes resulting from advances in telecommunications, information technology, and financial practices. These technological advances have fueled financial innovations that transform many financial products, services, processes and organizational structures.*

Such financial innovation reduces costs and risks and contributes to the improvement of social welfare. Many financial innovations fail due to fundamental design flaws or are simply replaced by superior alternatives. There is an imbalance. According to the World Bank, approximately 2 billion adults worldwide do not have access to adequate mainstream financial services. Providing primary and secure access to money transfers, savings accounts and mobile payment services will help many developing countries thrive.

Keywords: *Financial Inclusion, Savings, Technology, Technological Advances, Financial Products.*

Introduction

The financial environment has changed dramatically over the years, primarily due to technological changes resulting from advances in telecommunications, information technology, and financial practices. These technological advances have fueled financial innovations that transform many financial products, services, processes and organizational structures.

Such financial innovation reduces costs and risks and contributes to the improvement of social welfare. Many financial innovations fail due to fundamental design flaws or are simply replaced by superior alternatives. There is an imbalance. According to the World Bank, approximately 2 billion adults worldwide do not have access to adequate mainstream financial services. Providing primary and secure access to money transfers, savings accounts and mobile payment services will help many developing countries thrive.

Review of Literature

Financial inclusion has become a major global issue these days. At the aggregate level, common measures of financial inclusion are: number of bank accounts per adult, geographic branch penetration, branch demographic penetration, ATM geographic penetration, ATM demographic penetration, These are the deposit penetration rate, the credit penetration rate, the deposit income ratio, and the loan return rate . , and the cash-to-deposit ratio (Beck, et al. 2006, Peachy, et al., 2006 Conrad, et al., 2008 cited in Chattopadhyay (2011)).

However, these studies did not develop a composite indicator of financial inclusion. Sarma (2007) calculated his 45-country financial inclusion index for 2004 for the first time. She compiled an index taking into account indicators - the number of bank accounts per 100

populations, the number of bank branches per 1000 population, the ratio of savings and loans to the country's GDP.

Considering largely similar indicators, Chattopadhyay (2011) produced a financial inclusion index for the major states of India and all districts of West Bengal.

Karmakar et al. (2011) built financial inclusion in rural areas of her 20 major states in India. They looked at the number of local stores, the number of accounts per store, the amount of deposits per store, the amount of loans per store, and the amount of deposits per account as indicators of financial inclusion. To assess the performance of public sector banks, the Finance Minister of India has introduced a Financial Inclusion Index based on two criteria: the number of additional branches covered and the number of newly opened simple accounts (Government of India, 2011).

All studies followed a similar methodology used for the calculation of the Human Development Index, with dimensions considered equally important. However, not all aspects are equally important in determining financial inclusion.

Therefore, to develop a comprehensive index of financial inclusion, researchers must first derive the relative importance (weight) of the indicators and then calculate the weighted average of the dimensional indicators. Furthermore, the metrics used in the study are not suitable for measuring all possible aspects of financial inclusion. There may be other indicators such as SHG participation, per capita loan balance, etc.

Varman P (2005) found that his SHG in Tamil Nadu has inculcated the banking habits of the local population. Several empirical studies conducted in West Bengal (Adhikary and Bagli, 2010, 2011) show that SHG creates a smoother path to financial inclusion for the rural poor. In 2010, the total number of deposit accounts in all banks increased to 734.8 million and loan accounts increased to 118.6 million, while the number of unadorned accounts in all public and private banks increased to 2006. 7 million in 2009 to 33 million in 2009 (RBI, 2010).

Also, in 2010, the KCC program brought 95 million farmers under the control of the banking system, up from 84.6 million in 2009, and the SHG Bank Liaison Program brought 7 million rural residents into formal status. You now have access to savings and formal credit. (Government of India, 2011)

Rationale and Scope

This study aims to provide an in-depth study and statistical understanding of the social and economic impact of financial inclusion in the Indian economy and its impact on personal savings. The study therefore addresses specific factors such as online financial services, inclusive growth and impact on savings.

Objectives

1. To understand financial exclusion and its scale.
2. To understand its role in increasing financial inclusion and savings
3. To explore the approaches banks are taking and the steps regulators are taking to achieve financial inclusion.

Research Methodology

This research study was conducted using secondary data. Secondary data is data that has already been collected by someone else and has gone through a statistical process. It can be either public data or unpublished data. Secondary data are collected from publications,

journals, magazines, records, websites, etc. These were also collected from previous studies on similar projects related to this study.

Findings

- **Financial Inclusion in India**

The Reserve Bank of India established a committee known as the Khan Committee to Review Financial Inclusion in 2004, and the committee's recommendations were included in the Mid-Term Policy Review (2005-06). In its report, the RBI urged banks to offer simple "no frills" bank accounts with the aim of promoting financial inclusion.

In India, financial inclusion was first introduced in 2005 by K.C. Chakraborty, Chairman of the Indian Bank in his pilot project in Utah with Dr. Pondicherry. Mangalam village was the first village in India where banking facilities were made available to all households.

In addition, KYC (Know your Customer) standards have been relaxed if one intends to open an account with an annual deposit of less than his Rs.50,000. The General Credit Card (GCC) was issued to provide easy access to credit for the poor and disadvantaged.

In January 2006, the Reserve Bank allowed commercial banks to use the services of non-governmental organizations (NGOs/SHGs), microfinance institutions, and other civil society organizations as intermediaries in the provision of financial and banking services. . These intermediaries may be employed by commercial banks as business intermediaries or business correspondents. The bank asked commercial banks in various regions to pilot a 100% financial inclusion campaign. As a result of this campaign, states such as Pondicherry, Himachal Pradesh, Kerala or the U.S.

The Reserve Bank of India's vision for 2020 was to open about 600 million new customer accounts and use IT to serve customers through various channels. Covid-19 has facilitated the use of digital finance, which has enabled financial inclusion in various regions. However, illiteracy, low-income savings and lack of rural bank branches remain barriers to financial inclusion in many states. Legal and financial structures are inadequate. As India is primarily an agricultural economy, there are few programs offering loans for agriculture. In addition to microfinance, we also need to focus on micro insurance. Therefore, India still has a long way to go in raising the bar for financial inclusion to support economic growth.

- **Financial Exclusion in India**

India has the highest unbanked population, with only 35% of adults having an account with a financial institution, indicating that India's account penetration rate is slightly lower than other developing countries. I'm here. About 50% of adults in Andhra Pradesh and Delhi NCR and 40% in Gujarat, Kerala and Maharashtra have formal accounts, while Bihar, Orissa and Rajasthan report less than 30% account penetration.

According to available 2011 census data, India has a population of approximately 1.22 billion and 65% of the country's adults are excluded from the formal financial system. According to a World Bank report, only 35.2% of adults over the age of 15 in India have an account with a formal financial institution. 55% of the population has a savings account and only 9% of the population has a credit account with a formal financial institution. Reportedly, there is one bank branch for every 14,000 people. Only 18% of debit card holders and less than 2% of credit card holders. Despite the expansion of bank branches in India after the reform period, the total number of commercial bank branches including RRB and SCB is still

only 48,000 in the country serving 6 million villages. Therefore, there is only one bank branch in 12.5 villages. In India and other her BRICS countries, unbanked respondents report barriers to accessing formal accounts. Lack of funds is the most common reason for not having a bank account with a formal financial institution, a barrier cited by 63% of unbanked adults.

Second main reason: 41% of her respondents named family members who already have accounts. About 20% of unbanked respondents cite distance, cost and lack of required documents respectively, higher than other her BRICS countries. Financial inclusion has therefore become a critical issue for underdeveloped, developing and developed countries alike for inclusive growth. Through the process of financial inclusion, we can overcome situations of financial exclusion.

- **Significance of financial inclusion and its impact on savings**

Easy access to financial services enables the lower class to save money safely, helps prevent the concentration of economic power in the hands of a few individuals, and reduces the potential for the poor to face as a result of economic shocks. reduce potential risks. Providing access to financial services is therefore becoming an area of interest for policy makers as it has far-reaching economic and social implications.

In India, moneylenders remain the most used source of credit for medium-sized Indian households. Much of our financial system is still hampered by political intervention and bureaucratic constraints, limiting their potential contribution. They work as wage earners, low-wage workers, and are largely excluded from the formal financial system. Micro-enterprises and SMEs are also largely excluded from the financial system as they struggle to access formal funding sources. Over 40% of India's working population earns but has no savings. Financial inclusion protects the poor from the scrutiny of fake moneylenders.

The Reserve Bank of India has been proactive, liberal and supportive while establishing policies that enable financial institutions to create innovative products that enable ordinary people to reap the benefits of financial inclusion plans.

Several products developed to achieve this approach are mentioned in this document.

- a. **No - Frills Account (NFAs):** The concept was introduced by the RBI in November 2005 to provide access to basic banking services to economically excluded people. In this approach, banks open accounts with zero balances, or very minimal balance requirements for underprivileged people. In 2012, under RBI guidelines, banks will open a Basic Savings Bank Deposit Account (BSBDA) to anyone who has access to debit cards, checkbooks, internet banking and overdraft limits with minimal fees. We have developed a better version of the no-frills account. However, the number of transactions may be limited to prevent abuse of such accounts.
- b. **Basic Savings Bank Deposit Account (BSBDA) opened through branches and BCs:** The number of BSBDA accounts opened through bank branches increased from 60 million in March 2010 to 101 million in March 2013.
- c. **Kisan Credit cards (KCCs):** Under this program, banks will issue smart cards to farmers to provide timely and appropriate credit support from a single window banking system to meet their agricultural needs. From 2012 to 2013 (to December 2012), public and private banks issued his 1.2 million smart cards as his KCC.

- d. **General Purpose Credit Cards (GCC):** In 2005, the Reserve Bank of India introduced a General Purpose Credit Card (GCC) to banks to provide rural and semi-urban people with credit up to Rs. issued guidelines to provide Allows flow. The December 2013 revised guidelines state that banks that take this approach also meet non-farm credit requirements. (Example: Artisan credit card, Laghu Udyami card, Swarojgar credit card, Weaver's card, etc.) There is no maximum loan amount as long as the loan is for non-agricultural purposes and is subject to classification.

Suggestion and Conclusion

1. Suggestions

- Banking technology is advancing rapidly and, more importantly, the realization that poor people can lend to banks has arrived. Some urgent measures that the Government of India should take or are taking but should be taken more effectively are the enhancement of business correspondence in microfinance institutions, business intermediaries and agency banking. Our very old post office will be an ideal channel to pursue the future long term goals of agency banking, especially in rural India.
- Achieve synergies between technology providers and banking channels to expand your reach. Application developers need to exploit synergies between core banking and microfinance applications.

B. Conclusion

Financial inclusion is a goal of many developed and developing countries, but the most cost-effective means of financial inclusion need to be developed according to national culture and institutional and legal infrastructure. Branch density within a state measures opportunities for financial inclusion in India.

Education is a prerequisite for increasing investment awareness, so intuitively it seems to be a key tool for financial inclusion. However, the above observations suggest that literacy alone cannot guarantee high levels of financial inclusion in states. Branch density has a significant impact on financial inclusion. Financial inclusion cannot be achieved by simply increasing investment awareness without significantly improving investment opportunities in India.

In our society, marginalized population groups are generally economically excluded. In most cases, their livelihoods are not monetized and financial inclusion is denied. Also, they don't know the banking services available. On the other hand, bank officials are also unaware of the needs and capabilities of the people in this section. As a result, banks cannot bring them under the umbrella of financial inclusion. Financial literacy and awareness of marginalized communities are therefore absolutely necessary to achieve financial inclusion. Financial institutions must be socially responsible and accessible to achieve full financial inclusion.

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A New Course in **PHYSICS**

**F.Y. B.Sc. Semester - I & II
(Volume-II)**

**Dr. K. G. Bhole
Dr. Abhay J. Ranade
Adarsh Shroff**

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A New Course in Physics

S.Y. B.Sc. Semester - III & IV
Volume-II

Revised
As Per New
Syllabus
2023

Dr. K. G. Bhole
Dr. Abhay J. Ranade
Adarsh Shroff


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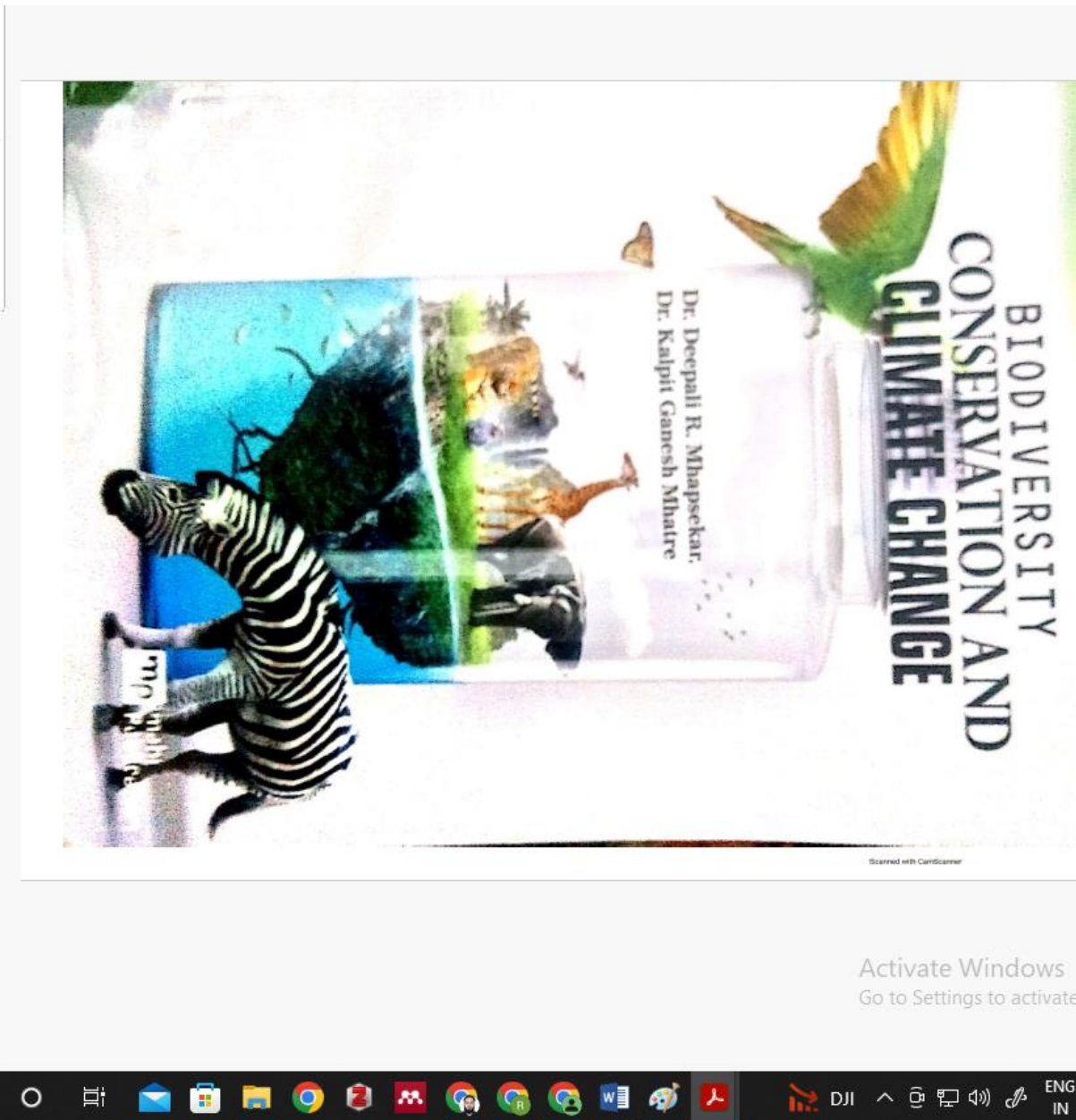
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MAHARASHTRA'S ACTION PLAN FOR CLIMATE CHANGE

SHAH REHANA ANJUM A

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, Mumbai-400050.

Abstract:

The main objective of the plan is to create a comprehensive strategy to tackle the challenges of climate change in the city of Mumbai by adopting inclusive and robust mitigation and adaptation strategies. Mitigation strategies will be adopted for the sectors that have the potential to significantly reduce emissions by adopting cleaner, greener technologies, building materials, and land use planning approaches. Adaptation strategies will focus on the sectors that can enhance the city's capacities to manage and recover from growing climate risks and extreme weather events by protecting the city's green and blue systems, keeping the air clean and allowing its natural systems to thrive. Maharashtra has set its target to become a Net Zero State. Mumbai's commitment to Net Zero by 2050 and the Mumbai Climate Action Plan 2022 are steps in this direction, which are followed by similar initiatives across the State. Despite the measures in place, it is necessary to identify the potential opportunities for intervention for a smoother ride to achieving the Net Zero. This comprehensive information package analyses Union and state government policies in the climate and climate-adjacent space. It also looks at policy measures taken by the State through sectoral initiatives and legal means.

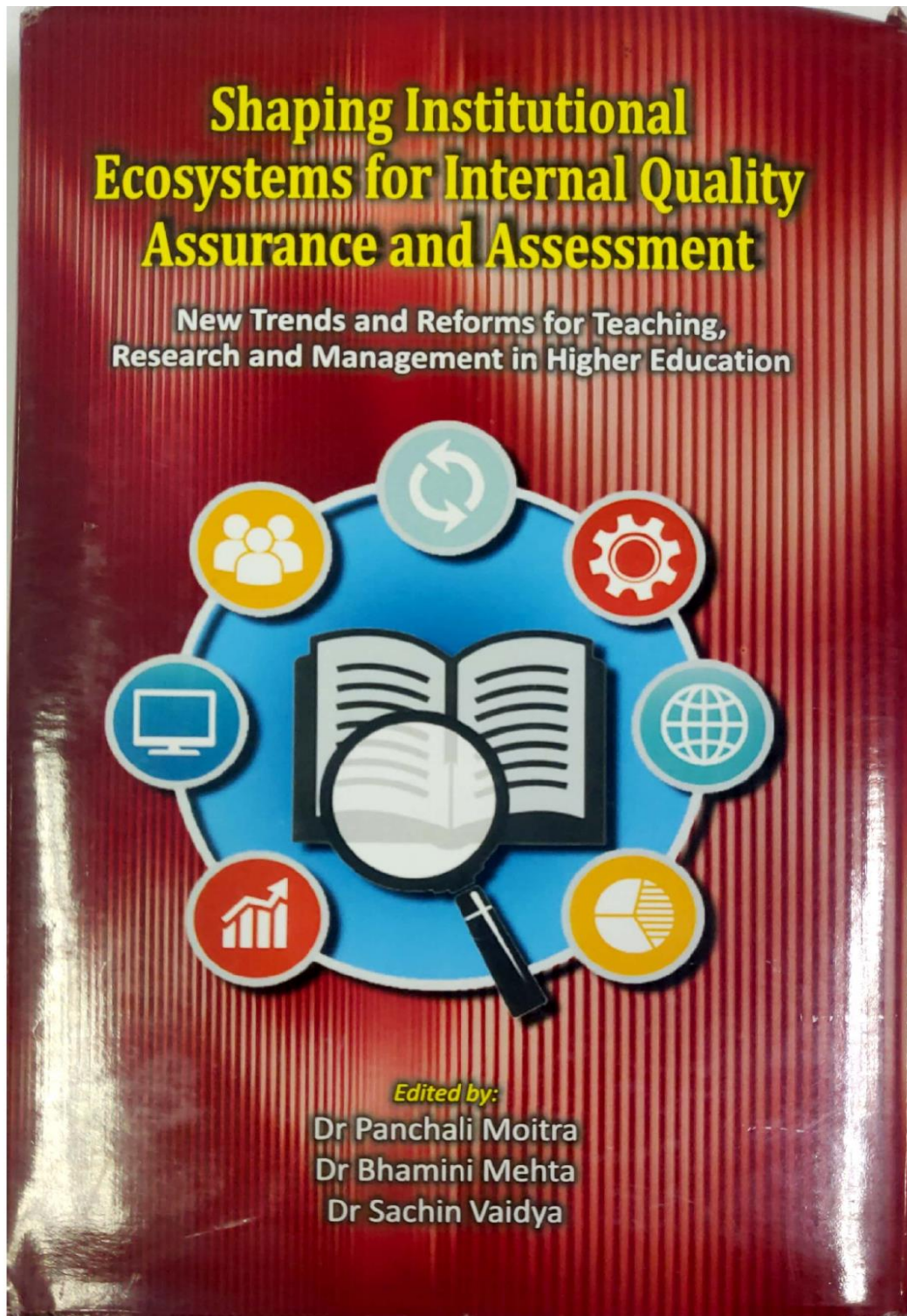
Key Word: Maharashtra Action Plan, Net Zero, Mitigation.

Introduction:

Maharashtra is the second-most populous and third-largest State in terms of area in India. Nearly 720 km of its coastline run along the Arabian Sea. The headquarters of numerous significant business and financial institutions are located in Mumbai, the city of Maharashtra, and the financial hub of India. One of the largest contributors to the Indian economy is Maharashtra, which has

5. Ms. Trupti Laghate

Understanding the scope of quality in teaching and learning process to benefit the students by use of advanced technology



**Shaping Institutional
Ecosystems for Internal Quality
Assurance and Assessment**
New Trends and Reforms for Teaching, Research
and Management in Higher Education

Editors

Dr. Panchali Moitra
Dr. Bhamini Mehta
Dr. Sachin Vaidya



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Understanding the Scope of Quality in Teaching and Learning Process to Benefit the Students by Use of Advanced Technology

Ms. Trupti Laghate*

Abstract

Teaching and learning are an ongoing process. From the ancient time we had the Gurus who would share their knowledge and experience and the disciples would learn and understand the concepts. The students had to stay at the gurus 'ashrams and were taught studies, discipline, art form. Today in the 21st century, the time has moved ahead. Technology has taken teaching to another level. Computers have brought everyone together. Learning takes place on an online platform, where you can share the slides, videos to make the understanding better. Communication and Technology play a key role to measure the quality in Teaching. The message is sent by the sender and the receiver receives it as everyone perceives it in different ways. As a teacher one plays an important role at every stage of the student who grows into India's Future. The concept explanation, building a trust among them, encouraging their ideas play an important part. As every child is unique and has different ideas about their work, one needs to be passionate about the work. The teacher's role is to do the work in the right direction aiming for perfection. The Research scholar collected data through structured questionnaires from 25 to 30 persons More systems are

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formulated to improve the quality in teaching and learning to achieve the goal. At every step of teaching, if teacher understands the psychology of the students and trains the young minds to become better than before, the students will more willingly learn the new methods. Then it will be a win-win situation. To bring this change, one needs to plan well, provide the right information to the students, adapt the new changes of technology and ensure whether quality learning and understanding has taken place in the right direction.

Introduction

Teaching and learning are an ongoing process. From the ancient time we had the Gurus who would share their knowledge and experience and the disciples would learn and understand the concepts. The students had to stay at the gurus' ashrams and were taught studies, discipline, art form. Today in the 21st century, the time has moved ahead. The technology has taken teaching to another level. The computers have brought everyone together. The learning takes place on an online platform, where you can share the slides, videos to make the understanding better. Communication and Technology play a key role to measure the quality in Teaching. The message is sent by the sender and the receiver receives it as everyone perceives it in different ways. As a teacher/Professor, one plays an important role at every stage of the student who grows into India's Future. The concept explanation, building a trust among them, encouraging their ideas play an important part. As every child is unique and has different ideas about their work, one needs to be passionate about the work. The teacher's role is to do the work in the right direction aiming for perfection to make learning effective.

Research Methodology

Data was collected through structured questionnaires targeting sample size of 25 to 30. Various textbooks and research journals were referenced to gather information related to the topic.

Definition of Teaching and Learning

As per Mr. John Loughran, Dean, faculty of education the teaching and Learning is not just 'Telling and Listening' (article published on 14th August 2018). It is much more than that. It depends on the teacher's

knowledge, experience and practice. Understanding will take place by using learning theories which are connected to teaching. Teaching is an art where the teacher explains each concept, imparts knowledge and inspires life. Teaching and learning are a journey of life. The teacher is expected to teach in a classroom and the student (the learner) understands this through his/her best capacity with concentration and ability to learn. The teacher imparts knowledge and information to make the topic simpler. Every teacher has a different style of explaining. Few cited examples, some are academic oriented and some ask questions. But all are aiming to make the learning easier as every time it's a new group of students and they have different understanding level

Various Methods used for Teaching

Traditional classroom setup: The teacher is present in the classroom and uses blackboard and chalk, nowadays whiteboard is used to write, draw. Use of OHP is also the old way.

Modern Technique: Use of computers where the concepts are explained using powerpoint presentation, YouTube.

Advanced technology: Use of special programmed software, Chabot which will enable teaching and learning on a different level.

Hybrid n collaborative method: Where the teacher is present in the class and explains the content by use of computer (slides, PowerPoint presentation and some may use whiteboard too on the basis the topic taught. It's a combination of both the audio and visual methods/ techniques used.

Online platform: An Online teaching is the new mode of teaching and learning post Covid-19. The learning hasn't stopped due to the situation. Instead the teachers and the learners were forced to adapt to the new changes and it has been successful. **Online learning is valuable.** Every time the teacher has to set a goal of making this process complete. It's important to create that awareness, make your classroom exciting as challenges keep coming when any learning takes place. We learn all the time. Any kid will never give up on something until he/she succeeds. The same manner the teacher has to try unless the concept is taught and the student has to learn unless the concept is clear. (<https://blog.teachmint.com/teaching-learning-process/>) As a successful teacher, one should be able to know the content, make it interesting for the

learner and explain it so that the students are happy and satisfied about their doubts. As a teacher one requires skills. The technical skills, human skills where the knowledge is shared in the right manner. Every school/ university have certain rules, systems designed to evaluate the students which are required to be followed by all.

The teacher analyzes the situation and constant upgrading is required. Whatever is new today, is likely to get obsolete soon, especially the Technology. The teacher needs to learn new techniques, advance Technology to make the topic simpler, and add innovative ways to make the learning process interesting, fun. Every topic can be taught in different methods. To do this course designing, planning, reading and having a pedagogical approach and practice is must.

The teachers' journey is about trial. The researching and analytical approach is important. A good teacher is the one who has teaching competencies and who is responsible and will wait for responsive learning. They create the classroom a learning center

Challenges Faced by a Teacher

Every teacher/professor faces challenges while delivering the lecture. Demanding curriculum which one has to complete in the time limit, He or she might have unsupportive staff, and interruptions in schedule such as last-minute meetings and functions, the additional work given to the lecturer could be a burden. This will hold you back but if you are going to make a difference in the life of a student, nothing should stop you and you will find a solution to every problem.

Guidelines to Improve Quality in Teaching

1. Plan your lectures: The lecture has to be planned well and communicate with the students.
Well-structured lectures will have its impact on the students.
2. Be a professional: Always be well groomed and punctual for your classes. The students believe in what they see and not what you tell them. You are the role model for them so if the teacher sets a good example, the students appreciate it.
3. Be a good listener: As a teacher you need to listen to your students besides being a good lecturer. If you are listening patiently, you can help them better understand. Many times the students don't get attention at home for their studies, for their problems. They

feel like communicating to their teacher on a one-to-one basis, so if you support them and be empathetic, they will take interest in their studies and do well.

4. Be a motivator: Guide the students at every step, be positive, energetic and teach whole heartedly using examples, interactive methods. The students learn faster and adapt the changes if you are honest. In case you face any situation and if you inform the students, they understand it better.
5. Why 'they' (the students) need to know: As a teacher if you create the need why the students need to learn the topic, they become better learners. As engaging them is a challenging factor for any teacher. If you give importance to the topic, how learning that topic will help them, you are preparing them for the future.
6. Emphasize on conceptual teaching where greater understanding takes place. As teaching has complexity of thought process, one need to contextualize the teaching. Give practical examples if you give the examples which are experience based, realistic, they would relate better to the topic.

Learning: Is making an effort to understand the concept?

Learning is the process of receiving the message/knowledge and applying it in behavior. Learning is assimilating information with understanding. This has to be done in a positive environment. It is supposed to be a seamless experience. It's about influencing young minds to concentrate on the topic better by using examples, experience to understand the topic better. Learning would also vary from a student to another as everyone's grasping is different. Some are focused and some take time to comprehend the message said by the teacher to their capacity.

1. Guidelines to be Effective Learner

The quality of learning would depend on how well the topic is explained and interpretation has been done and organizing the message and performance of learning.

1. When the students are willing to take risks to solve the problem for example: Role plays.
2. When they are actively engaged to try out something new. For example: A group discussion.

3. They believe in themselves and feel confident of doing something.
 4. When they ask questions and find out 'why' till they get their answer satisfactory.
 5. When the teacher coaches to do better.
 6. When she/he motivates you for a high level of thinking.
- As each learner is from a different background and culture so their understanding is different. Some are active learners; some take time to learn.

There are different ways of Learning.

1. Visual method: some will learn to observe a picture or an image, an object and understand and remember it better.
2. Aural Method: Some learn best by listening to recordings, reciting lessons.
3. Kinesthetic: some learn best by touch and feel the object. This is a common method from infants to toddlers. (<https://vikaspedia.in/education/teachers-corner/teaching-and-learning>)

Each learner has to know himself/herself to know the limitations, likings. Also, one has to set the goal for themselves. Some topics could be enquiry based or problem based or practical based. The learner must identify the nature of the topic, understand it and the learning would be easier.

The quality of the teaching and learning process needs to be improved and to do this both, the teacher and the learner have to put in efforts. If the quality is achieved the deeper understanding takes place and if one achieves this, then the teacher and the learner are successful. Both the processes are essential for one to grow. Self-actualization step from Maslow's hierarchical needs is achieved by the teacher and the learner. To improve the quality in the teaching and learning process the Colleges, Institutes and the Universities play an important role. The syllabus designing, the correct environment for learning, correct strategies for improving the effectiveness of the lecture, formulation of systems for evaluation, monitoring performance of the students should be done at the Management level which will be followed by everyone.

In olden times the teaching was more Teacher centric but in the modern world is more of facilitator centric (student). The learning occurs when we bring the change and relatively permanent one.

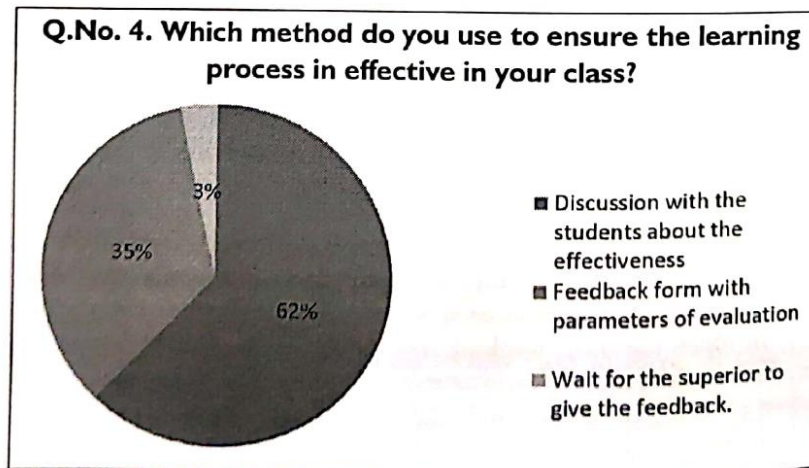
Every college is different and requires a different culture. But all are learning centric. As a learner one needs to be mentored by a

professional who has a vision to create the future of the student. To polish the mindsets, attitude and skills of the young professional will give them an opportunity and the platform to grow faster in life and the career they choose. The institutes would like to make the students the leaders and help them grow personally and professionally. Many places and Institutes it is mandatory for the teachers to undergo the Faculty training and development program besides their Industry experience which will enable the teachers to know what and how to teach.

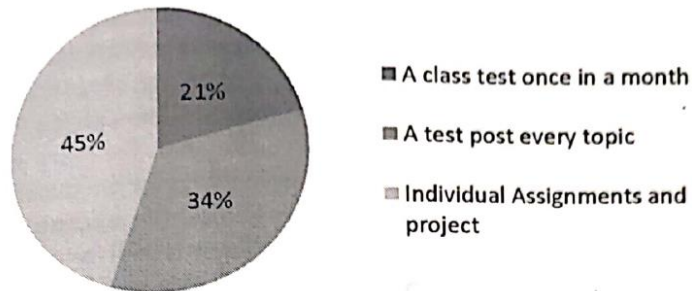
Data Analysis

The structured questionnaire was given to 29 teachers and education fraternity who shared their knowledge. As per data, most of the institutes have 1:30, the Teacher-student ratio. To make the lecture effective, 97% of the teachers use a combination of all the teaching methods. 86% of them have contributed to the design of the syllabus. Post every class 62% of the teachers use discussion with the student's method.

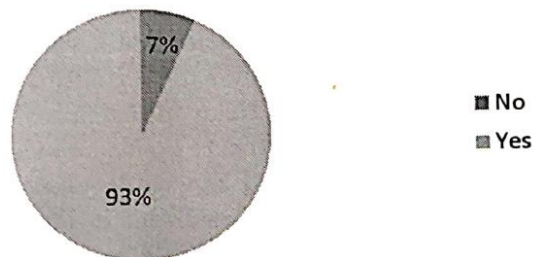
To ensure the quality of teaching, 21% believe in giving a class test a month whereas 34% faculty believes in giving a test post every topic whereas 45% believes in giving individual assignments. To measure the effective learning process 93% respondent gave the class test felt the use of advanced technology will benefit the student to understand the topic better. 93% of the teachers believe that the students' understanding level plays an important role in the learning process.



Q.No. 6. To ensure the quality of teaching, which of the following method do you use?



Q.No. 7. Do you believe that students understanding level plays an important role in learning process?



An enthusiastic teacher, well-structured and planned lecture, will enhance the learning process of the student and 62% believe that the combination of an Offline and online method is better.. 79%of the teachers felt that the use of advanced technology is not time consuming and 79% of them felt the budget of the Institute will increase if they are using technology. 86% of them felt that the Teachers-that is the human element plays an important role in the teaching process.69% of them felt that use of advanced technology can help them reach remote places. Many teachers use interactive methods such as Group discussions, Role plays, storytelling, videos and case studies, participative methods to make the learning easier. The teachers felt that the student's involvement is important in the learning process.

Conclusions

Life teaches you everything. Every day is a new day and if you have a positive way of looking at it the early you understand/learn to survive and balance it in a better way. It's time to bring the change in the field of education. Both the teacher and the learner play an important role to comprehend the message, the topic. The systems are used to improve the quality in Teaching and learning processes. The strategy is used, more systems are formulated to achieve the goal. At every step of Teaching if the teacher understands the psychology of the students and trains the young minds to be better than before, the students will be more willing to learn the new methods. Then it will be a win-win situation. To bring this change, one needs to plan well, provide the right information to the students, and adapt to the new changes of technology and ensure that the learning and understanding has taken place in the right direction.

To benefit the students, as a teacher one needs to use interactive methods for teaching where more involvement and participation of them is there, regular tests need to be conducted and if you have a smaller group, the teacher can pay more attention to the students. The advanced technology is used to enable the students to understand the concepts better. The teacher needs to have patience beside knowledge, non-bias approach towards the student and aim to develop the student's personality for him/her to be more confident in life. Teaching and learning are two sides of the coins. Hence if the teachers take the effort to achieve the quality, then the learning equally takes place better.

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IV. IMPLEMENTATION AND RESULTS

We will implement a finite difference method to approximate the Poisson equation by using Python programming. Let us consider the homogeneous second order form of the Poisson's equation where $f(x, y) = 0$.

∴ The homogeneous second order Poisson equation is $\frac{\partial^2 u}{\partial x^2} + \frac{\partial^2 u}{\partial y^2} = 0 \dots \dots \dots$ (9) with boundary conditions

$$\begin{aligned} u(x, 0) &= \sin(2\pi x), & 0 \leq x \leq 1, & \text{lower,} \\ u(x, 1) &= \sin(2\pi x), & 0 \leq x \leq 1, & \text{upper,} \\ u(0, y) &= 2\sin(2\pi y), & 0 \leq y \leq 1, & \text{left,} \\ u(1, y) &= 2\sin(2\pi y), & 0 \leq y \leq 1, & \text{right.} \end{aligned}$$

The region $\Omega = (0,1) \times (0,1)$ is discretized into a uniform mesh Ω_h . In the x and y directions into $N = 10$ steps giving step size of

$$\begin{aligned} h &= \frac{1-0}{10} = 0.1 \quad \text{where} \\ x[i] &= 0 + ih, \quad i = 0,1,2, \dots, \dots, 10 \\ \text{and } x[j] &= 0 + jh, \quad j = 0,1,2, \dots, \dots, 10 \end{aligned}$$

The Figure 1. below shows the discrete grid points for $N = 10$, the known boundary conditions (green colour) and the unknown values (red colour) of the Poisson equation.

Discrete Grid Ω_h , $h = 0.1$

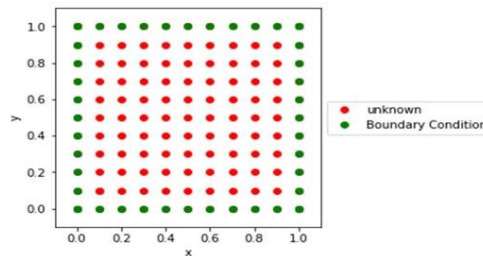


Figure 1. Discrete grid points for $N = 10$ of the Poisson equation.

The discrete boundary conditions of Equation (9) are

$$\begin{aligned} u_{i0} &= u(i, 0) = \sin(2\pi x[i]), & \text{for } i = 0,1, \dots, \dots, 10, & \text{lower,} \\ u_{iN} &= u(i, N) = \sin(2\pi x[i]), & \text{for } i = 0,1, \dots, \dots, 10, & \text{upper,} \\ u_{0j} &= u(0, j) = 2\sin(2\pi y[j]), & \text{for } i = 0,1, \dots, \dots, 10, & \text{left,} \\ u_{Nj} &= u(N, j) = 2\sin(2\pi y[j]), & \text{for } i = 0,1, \dots, \dots, 10, & \text{right.} \end{aligned}$$

The following Figure plots the boundary values of $u(i, j)$

Boundary Values

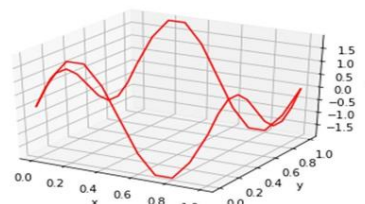


Figure 2. Plots of the boundary values of $u(i, j)$.

Equation (8) can be written as a system of $(N - 1) \times (N - 1)$ can be arranged in matrix form

$$A\mathbf{w} = \mathbf{r} \dots \dots \dots (10)$$

where A is an $(N - 1)^2 \times (N - 1)^2$ matrix made up of the following block tridiagonal form

$$\begin{bmatrix} T & I & 0 & 0 & \dots & \dots \\ I & T & I & 0 & 0 & \dots \\ \dots & \dots & \dots & 0 & I & T & I \\ \dots & \dots & \dots & 0 & I & T \end{bmatrix}$$

where I denote an $(N - 1) \times (N - 1)$ identity matrix and T is the tridiagonal matrix of the form

$$T = \begin{bmatrix} -4 & 1 & 0 & 0 & \dots & \dots \\ 1 & -4 & 1 & 0 & 0 & \dots \\ \dots & \dots & \dots & \dots & \dots & \dots \\ \dots & \dots & \dots & 0 & 1 & -4 & 1 \\ \dots & \dots & \dots & 0 & 1 & -4 \end{bmatrix}$$

The plot below shows the matrix A and its inverse A^{-1} as a colour plot.

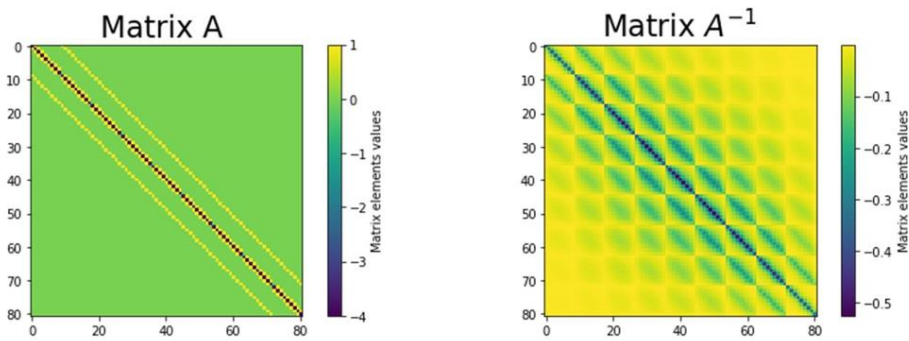


Figure 3. Matrix A and Matrix A^{-1}

The vector \mathbf{w} is of length $(N - 1) \times (N - 1)$ which is made up of $(N - 1)$ subvectors \mathbf{w}_j of length $(N - 1)$ of the form

$$\mathbf{w}_j = \begin{bmatrix} w_{1j} \\ w_{2j} \\ \dots \\ w_{N-2j} \\ w_{N-1j} \end{bmatrix}$$

The vector \mathbf{r} is of length $(N - 1) \times (N - 1)$ which is made up of $(N - 1)$ subvectors of the form $\mathbf{r}_j = -h^2 f_j - \mathbf{b}x_j - \mathbf{b}y_j$, where $\mathbf{b}x_j$ is the vector of left and right boundary conditions for $j = 1, 2, \dots, N - 1$.

$$\mathbf{b}x_j = \begin{bmatrix} w_{0j} \\ 0 \\ \dots \\ 0 \\ w_{Nj} \end{bmatrix}$$

where $\mathbf{b}y_j$ is the vector of the lower boundary condition for $j = 1$,

$$\mathbf{b}y_1 = \begin{bmatrix} w_{10} \\ w_{20} \\ \dots \\ w_{N-20} \\ w_{N-10} \end{bmatrix}$$



Upper boundary condition for $j = N - 1$

$$\mathbf{b}y_{N-1} = \begin{bmatrix} w_{1N} \\ w_{2N} \\ \vdots \\ w_{N-2N} \\ w_{N-1N} \end{bmatrix}$$

$$\text{for } j = 2, 3, \dots, N - 2, \mathbf{b}y_j = 0, \text{ and } \mathbf{f}_j = \begin{bmatrix} 0 \\ 0 \\ \vdots \\ 0 \\ 0 \end{bmatrix} \text{ for } j = 1, 2, \dots, N - 1.$$

To solve the system for \mathbf{w} , invert the matrix A from equation (10), $A\mathbf{w} = \mathbf{r}$ such that

$$\mathbf{w} = A^{-1}\mathbf{r}.$$

Since \mathbf{w} is a vector it has to be reshaped into grid form to plot. The following figure shows the numerical approximation of the homogeneous Poisson equation.

Numerical Approximation of the Poisson Equation

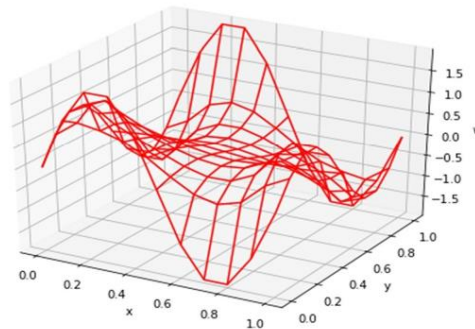


Figure 4. Numerical approximation of the homogeneous Poisson equation.

V. CONSISTENCY AND CONVERGENCE

Consistency and Convergence of the grid function determined by the five point method approximates the exact solution of the homogeneous Poisson equation.

Consistency: Let $\nabla_h^2(u) = -[u_{i-1,j} + u_{i,j-1} - 4u_{i,j} + u_{i,j+1} + u_{i+1,j}] \dots \dots (11)$

denote the finite difference approximation associated with the grid Ω_h having the mesh size h to a partial differential operator

$$\nabla^2 u = \frac{\partial^2 u}{\partial x^2} + \frac{\partial^2 u}{\partial y^2} \dots \dots (12)$$

defined on a simply connected open set $\Omega \in R^2$. For a given function $u \in C^\infty(\Omega)$, the truncation error of ∇_h^2 is

$$T_h(x) = [\nabla^2 - \nabla_h^2]u(x) \dots \dots (13)$$

The approximation ∇_h^2 is consistent with ∇^2 if $\lim_{h \rightarrow 0} [T_h(x)] = 0$, for all $x \in D$ and all

$u \in C^\infty(\Omega)$. The approximation is consistent to order p if $T_h(x) = O(h^p)$.

In other words, the method is consistent with the approximation of the Poisson equation.

Convergence: Let $\nabla_h^2 w(x_j) = f(x_j)$ be a finite difference approximation defined on a grid mesh size h to a partial differential equation $\nabla^2 U(x) = f(x)$ on a simply connected set

$D \subset R^n$. Assume that $w(x, y) = U(x, y)$ at all points (x, y) on the boundary $\partial\Omega$. The finite difference scheme converges, if

$$\max_j |U(x_j) - w(x_j)| \rightarrow 0 \text{ as } h \rightarrow 0.$$



VI. CONCLUSION

We have implemented a finite difference method to approximate numerically to the second order homogeneous Poisson equation. The Poisson equation is discretized using finite difference method. By expanding the Poisson difference equation, we obtain the five point method equation. This equation is represented in matrix form to find the numerical solution of Poisson equation. Python programming is implemented to obtain the numerical solution of the Poisson equation with boundary conditions. Figure 1 shows the discrete grid points for $N = 10$ of the Poisson equation, Figure 2 shows the boundary values of the Poisson problem, Figure 3 shows the matrix form and its inverse matrix form and Figure 4 gives the numerical approximation of the Poisson equation. The grid function determined by the five point method approximates the exact solution of Poisson equation ensures the consistency and convergence of the solution.

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Numerical Approximation of Poisson Equation Using the Finite Difference Method

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Abstract: In this paper, we implement the Finite Difference Method to approximate the homogeneous form of the Poisson equation. The Poisson equation is discretized using the central difference approximation of the second derivative and the grid function is determined by the five point method approximates the exact solution of the Poisson equation. The finite difference approximation is consistent and convergent. The method of solving the numerical approximation of Poisson equation is implemented using Python Programming.

Keywords: Poisson equation, Finite Difference method, Discrete Grid, Numerical Approximation, Mesh Points, Matrix form, Python.

I. INTRODUCTION

Partial Differential Equations arise in the study of many branches of Applied Mathematics, for instance, in the field of fluid dynamics, heat transfer, boundary layer flow, elasticity, quantum mechanics and electromagnetic theory. The analytical method of these equations is a rather involved process and requires applications of advanced mathematical methods. In most of the cases, it is easier to develop approximate solutions by numerical methods. Several numerical methods have been proposed for the solution of partial differential equations, the method of finite difference is most commonly used. In this method, the derivatives appearing in the equation and the boundary conditions are replaced by their finite difference approximations.

H.Bennour and M.S.Said have investigated the solution of Poisson equation in n-dimensional domain with Dirichlet boundary conditions to establish the existence, uniqueness and regularity of the solution [1]. Mohammad Mehdi Mazarei and Azim Aminataei have introduced a new way for numerical solution of Poisson's partial differential equation by a special combination between logarithmic and multi-quadric radial basis function [2]. Peng Guo studied the two-dimensional Poisson equation with Dirichlet boundary conditions. Five point difference method and Chebyshev spectral method is used to solve the corresponding two-dimensional Poisson equation [3]. James R. Nagel has proposed the practical application of multiple dielectrics, conductive materials and magnetostatics using the finite difference method from Poisson equation [4]. Iman Shojaei et al., have developed the solution of a governing equation on an arbitrary domain is sought through a geometrical transformation from the rectangular domain into the original domain using conformal mapping. They have proved that conformal mapping preserves the Laplace and Poisson equation which are used in engineering problem [5]. Mohammad Mehdi Mazarei and Azim Aminataei have proposed that the transformation of Poisson's equation into the polar coordinate can achieve a better accuracy than the direct radial basis function network method and the indirect radial basis function network method on the Cartesian coordinates [6].

Benyam Mebrate and Purnachandra Rao Koya have introduced Microsoft Office Excel worksheet implementations of numerical methods for solving Poisson's equation in two dimensions with Dirichlet's boundary conditions. They have used finite difference method and finite element method and the numerical solutions obtained by these two methods are also compared with each other graphically in two and three dimensions [7]. Mohammad Asif Zaman has presented a comprehensive discussion on how to build a finite difference matrix solver that can solve the Poisson equation for arbitrary geometry and boundary conditions [8]. D.J. Evans has introduced a rhombic region to solve the Poisson equation using skew rectangular coordinates by the successive block over-relaxation method [9]. Genet Mekonnen Assefa and Lemi Guta have showed that finite difference method for two-dimensional Poisson equation with non-uniform mesh is not sufficiently accurate than finite difference method for two-dimensional Poisson equation with uniform mesh size [10]. Mohammad Aslefallah and David Rostamy have presented a numerical scheme for solving fractional Poisson equation. The method is used to find the numerical solutions of these equations based on the Grunwald estimates for Riemann-Liouville fractional derivative [11]. This paper proposes the numerical approximation of the Poisson equation using finite difference method. The paper is organized as follows: Section II presents the Finite Difference Method, Section III discusses the Poisson Equation, Section IV focuses on Implementation and Results, Section V analyses on Consistency and Convergence of the Poisson equation and finally the Conclusion is presented in Section VI.



II. FINITE DIFFERENCE METHOD

This is a numerical technique to solve a partial differential equation. Here we approximate second order partial derivatives using finite differences. Consider a two-dimensional region where the function $f(x, y)$ is defined. The domain is split into regular rectangular grids. The points of intersection of these points are called mesh points, grid points or nodal points. The approximation is made discrete values of the independent variables and approximation is implemented through a computer program. The finite difference method replaces all partial derivatives and other terms in the partial derivatives by means of their finite difference approximations. After some modification, a finite difference scheme is created from which the approximate solution is obtained [12].

To find the solution of the function $f(x, y)$ on the region, we divide the solution region into equal rectangles or meshes. We now construct a finite difference equation to represent the given equation and boundary conditions [13]. This will help us to calculate the values of $f(x, y)$ at the nodes of the rectangles in the region. Here we directly consider the difference equation as

$$u_{i,j} = \frac{1}{4} [u_{i-1,j} + u_{i+1,j} + u_{i,j-1} + u_{i,j+1} - h^2 f_{i,j}] \dots \dots (1)$$

Equation (1) shows that the value of u at any point is the mean of its values at the four neighbouring points. This is called the standard five point formula. Solution of elliptic partial differential equations is over closed regions on which boundary values are given. The boundary values determine the solution of the partial differential equation in the interior of the region. The two most widely used elliptic partial differential equations are Laplace equation and Poisson equation [14].

III. POISSON EQUATION

The general two dimensional Poisson's equation is of the form

$$\frac{\partial^2 u}{\partial x^2} + \frac{\partial^2 u}{\partial y^2} = f(x, y), (x, y) \in \Omega = (0,1) \times (0,1) \dots \dots (2)$$

with boundary conditions $U(x, y) = g(x, y)$ where $(x, y) \in \partial\Omega$ -boundary

The region $\Omega = (0,1) \times (0,1)$ is discretized into a uniform mesh Ω_h . In the x and y directions into N steps giving step size of $h = \frac{1-0}{N}$ where

$$\left. \begin{aligned} x[i] &= 0 + ih, \quad i = 0, 1, 2, \dots, N \\ \text{and } x[j] &= 0 + jh, \quad j = 0, 1, 2, \dots, N \end{aligned} \right\} \dots \dots (3)$$

The Poisson equation is discretized using δ_x^2 is the central difference approximation of the second derivative in the x direction

$$\delta_x^2 = \frac{1}{h^2} [u_{i+1,j} - 2u_{i,j} + u_{i-1,j}] \dots \dots (4)$$

and δ_y^2 is the central difference approximation of the second derivative in the y direction

$$\delta_y^2 = \frac{1}{h^2} [u_{i,j+1} - 2u_{i,j} + u_{i,j-1}] \dots \dots (5)$$

This gives the Poisson difference equation,

$$\left. \begin{aligned} -[\delta_x^2 u_{i,j} + \delta_y^2 u_{i,j}] &= f_{i,j}, \quad (x_i, y_j) \in \Omega_h \dots \dots (6) \\ u_{i,j} &= g_{i,j}, \quad (x_i, y_j) \in \partial\Omega_h \end{aligned} \right\}$$

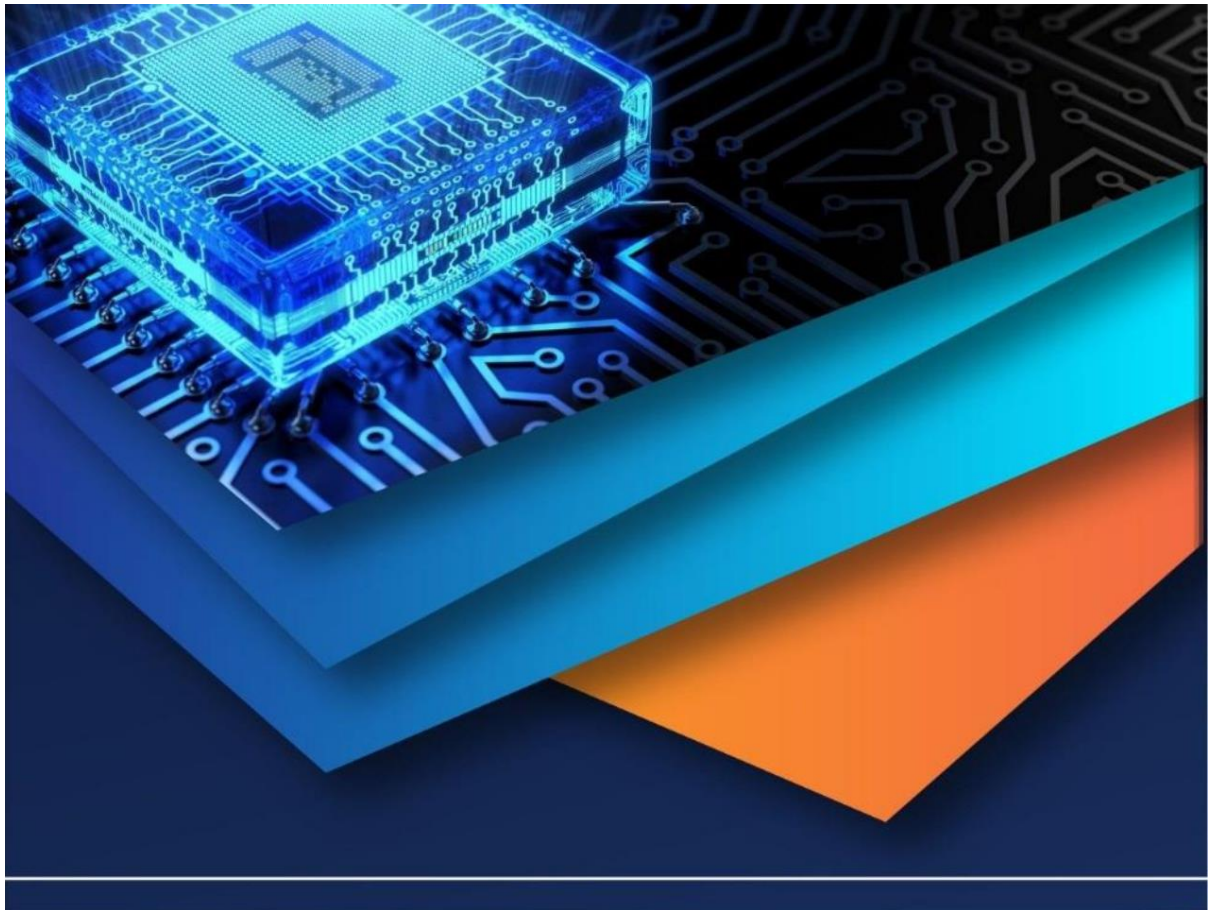
where $u_{i,j}$ is the numerical approximation of U at x_i and y_j .

Expanding the Poisson difference equation gives the five point method,

$$- [u_{i-1,j} + u_{i,j-1} - 4u_{i,j} + u_{i,j+1} + u_{i+1,j}] = h^2 f_{i,j} \dots \dots (7)$$

for $i = 1, 2, \dots, N-1$ and $j = 1, 2, \dots, N-1$.

Equation (7) can be written as $\nabla_h^2 u_{i,j} = f_{i,j} \dots \dots (8)$



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8. Dr. Khan Ashfaq Ahmad

Relevance of Unconventional Business principles preached by Prophet Mohammad (PBUH) and its pressing priority in digital era (11-13)



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Relevance of unconventional Business Principles preached by Prophet Mohammad ﷺ and its pressing priority digital era

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Abstract

In the digital era faith believes and culture foundation is based on very insensible materialism and totally helter-skelter. This philosophy has injected materialism, ethnic discrimination, reverence of power, corruption. Its undeniable fact that the way of life articulated by the Holy book Quran and discoursed by the Prophet Mohammad ﷺ to be presented to the mankind in its true spirit will provide pure practical wisdom and provide practical purposeful sound starting point for thinking. It provides knowledge for all sphere of life that is capable of shaping individual character and building a society full of empathy in the perfect way. 'It (Islam) replaced monkishness by manliness. It gave hope to the slave, brotherhood to mankind and recognition of fundamental facts of human nature. 'Islam places the highest emphasis on ethical values in all aspects of human life. Ethical norms and moral codes determined from the verses of the Holy Quran and the teachings of the Prophet ﷺ are numerous, far reaching and comprehensive. Islam is not a religion in the common and distorted sense, for it does not confine its scope to one's private life.

1.INTRODUCTION

In the digital era faith believes and culture foundation is based on very insensible materialism and very helter-skelter. The policies and theories of this generation are based on crabby and unsteady foundations. Its ideology, ethical values and social system, its law and politics, in short every attribute of this culture is with no absolute objective and direction with myopic span of life. It philosophy is based on ungodliness and materialism. Intermediary phase of this era is definitely very attractive, but the resultant stage is totally destructive. Definitely, these false beliefs and practices has made resources a weapon for destruction of mankind, tarnish morality with self- indulgence, selfishness, uncage-freedom and hypocrisy a way of life. This philosophy has injected materialism, ethnic discrimination, reverence of power, corruption. It's fruits are sweet but toxic, its flowers are beautiful but thorny, its branches are green but emitting poison which is polluting the whole mankind. Its undeniable fact that the way of life articulated by the Holy book Quran and discoursed by the Prophet Mohammad ﷺ to be presented to the mankind in its true spirit will provide pure practical wisdom and provide practical purposeful sound

starting point for thinking. It provides knowledge for all sphere of life that is capable of shaping individual character and building a society full of empathy in the most perfect way. It offers humankind a spiritualism that is not meant for monks or other hermits but sound constructive beneficial principles of culture, comprehensive knowledge of human nature, its needs and requirements, standardised morality based on human nature and provides peaceful atmosphere of justice, equality, generosity and fair mutual dealings. 'In (Islam) replaced monkishness by manliness. It gave hope to the slave, brotherhood to mankind and recognition of fundamental facts of human nature.' (Canon Taylor, paper read before Church congress at Wolverhampton, Oct 7 1887, Quoted by Armod in The Preaching of Islam, pp.71-72)

Postulates

An effort has been made by the author in this paper to compile only those teachings of Prophet Mohammad ﷺ related Business dealings. Before directly starting with the discussion of business principles let's explore the basic postulates which acts like a catalyst in practices those principles. The core postulates are as follows:

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- ❖ God is the owner and possessor of everything.
- ❖ Material pursuits must be balanced with an individual's spiritual needs.
- ❖ An individual's needs must be balanced with society's needs.
- ❖ Economic transactions should take place within a just, responsible, free market economy.
- ❖ Prohibited things in transactions: charging of Interest, uncertainty/unclear/ambiguity in transactions, gambling, dealing in prohibited (Haram) industry or products e.g. Alcohol, Prostitution, Pornography, Casino etc.
- ❖ Neither harming nor reciprocating harm: If any action dealing or transaction causes any harm or reciprocates harm, it will not be permissible.
- ❖ No earning will be legitimized unless the person is involved in the venture and takes the risk.

The preaching's of the Prophet ﷺ related to Business aspects:

- ❖ The Prophet ﷺ emphasised that honest and kind dealings with customers are the secrets of success in business. He said 'The truthful and honest merchants is associated with the Prophets, ﷺ the uprights and the martyrs' (Al Tirmidhi)
- ❖ 'God shows mercy to a person who is kindly when he sells, when he buys and when he makes a claims.' (Al Bukhari)
- ❖ Business an act of worship: Islam mixes religious practices of business activities with personal worship. Combining these practices in good intention is called worship.
- ❖ Eat, drink and do not be wasteful. Verily Allah does not like those who waste.' (Surah 6:31 Quran)
- ❖ 'O you who believe, do not unjustly consume the wealth of each other except if it be by way of trade transacted with mutual consent. (Surah 4:29 Quran) It states that people should not unjustly consume the wealth of each other.
- ❖ Ownership must be defined: The Prophet ﷺ emphasised that dealing must be clear and transparent even if they are in between brothers, father and son or husband and wife.
- ❖ Sellers must avoid making too many oaths when selling merchandise. The Prophet ﷺ is reported to have said, 'Be careful of excessive oaths in sale. Though it finds markets, it reduces abundance'. (Muslim)
- ❖ Mutual consent is necessary. The Prophet ﷺ is reported to have said, 'The Sale is complete when the two parties involved depart with mutual consent.'
- ❖ Be strict in regard to weight and measures. The Prophet ﷺ is reported to have said, 'When people cheat in weight and measures, their provision is cut off from them.' (Al-Muwatta).
- ❖ The Prophet ﷺ forbade monopolies. 'Whoever monopolizes is a sinner'. (Abu Dawud).
- ❖ Free enterprise, the price of the commodities should not be fixed unless there is a situation of crisis or extreme necessity.
- ❖ No item should be sold which is exclusively used for haram purposes.
- ❖ Neither party should breach the trust
- ❖ Business an act of worship: Islam mixes religious practices of business activities with personal worship. Combining these practices in good intention is called an Ibadah (worship).
- ❖ Allah says in Surah An'aam , "Eat drink and do not be wasteful. Verily Allah does not like those who waste." (Surah 6 verse 31)
- ❖ Fair dealing an important religious duty, "O you who believe! Devour not your possessions among yourselves by false means, but let there be trading between you, by mutual agreement."
- ❖ Sellers must avoid making too many oaths when selling merchandise. The Prophet ﷺ (SAW) is reported to have said, "Be careful of excessive oaths in a sale. Though it finds markets, it reduces abundance." (Muslim)
- ❖ Shariah forbids giving a customer less than what is paying for. In fact, Prophet ﷺ has instructed to give little extra. Prophet ﷺ was once passing by a person who was deployed to weigh goods for a trader. Addressing Prophet ﷺ said, "Weigh and add to the weight." (Abu Dawood and Tirmidhi)
- ❖ Hazrat Abdullah bi Umar (RA) narrates that Prophet ﷺ said, "Pay the employee even before his perspiration dries." (IbnMajah)
- ❖ Prophet ﷺ spoke of punishment of anyone who kills a sparrow without a legitimate reason (e.g. for food), or one who cuts a tree for no good reason. (Hadith)

comprehensive. Islam is not a religion in the common and distorted sense, for it does not confine its scope to one's private life. It is a complete way of life and is present in every walk of life. It provides guidance for all aspects of life; individual and social, material and moral, economic and political, legal and cultural, national and international.

Glossary

- ❖ Hadith- traditional account of things said or done by Prophet Muhammad ﷺ.
- ❖ SAW or ﷺ Sallallahualaihiwasallam May peace and blessing of Allah be upon Allahs messenger.

- ❖ Islamic Shariah – Laws of Islam
- ❖ Hallal- permitted/allowed by Shariah
- ❖ Haram- Prohibited by Shariah.

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- ❖ Muntakhab Ahadith by Moulana Mohammad Yousuf Kandalavi.

9. Dr. Khan Ashfaq Ahmad

Economic Teachings of Prophet Mohammad (SAW) and its contemporary applications. (61-67)

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ECONOMIC TEACHINGS OF PROPHET MOHAMMAD (SAW) AND ITS CONTEMPORARY APPLICATIONS

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Abstract:

Shariah is all about Islamic laws, Muslims throughout the world follow Islamic rules. Islamic laws are based on the Quran (the book revealed by Allah towards its last messenger Prophet Mohammed (SAW) (peace be upon him) and Hadith i.e., the teachings by its last messenger. Muslims follow shariah principles which covers every aspect of a person's life, business, economic, dealings, culture, character building, etc. The ambit of shariah laws covers from birth to death. The major portion of teaching by the Quran and Hadith is based on dealings (Muamalaat) culture (Muashirat) and character building (Akhlakiyaat). More than 40 years have passed since Islamic banking and finance started. In these four decades, almost all major countries of the world have experienced this system. Islamic Finance in general has developed beyond the boundaries. It is incredibly increasing by leaps and bounds. It can be justified with the help of data. Globally the share of Islamic Finance assets in 2019 with respect to Islamic Banking was about US \$ 1993. Interestingly it has spread its wings to 74 countries. The market size of Islamic Banking assets rose to US \$ 2 trillion in 2019. The annual growth rate of Islamic Banking assets is 14%. There is a share of 6% of Islamic Banking Assets in total Global Banking Assets in 2019. FinTech is the outcome of 2 terms one is financing and other is technology. With the advent of Islamic Banking and Finance, it is necessary to adopt innovative tools which help the Islamic Banking and finance spread its wings in customized manner. It is a need of the hour that Islamic Finance should incorporate Fintech in its operation. Jarmo Kotilaine, the chief economist at the Bahrain Economic Development Board (EDB) famously summarized: "When it comes to technology, what applies in conventional banking also applies in Islamic banking."

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Introduction:

Shariah is all about Islamic laws, Muslims throughout the world follow Islamic rules. Islamic laws are based on the Quran¹ (the book revealed by Allah towards its last messenger Prophet Mohammed (SAW) (peace be upon

¹ Holy Quran is a compilation of the verbal revelations given to the Holy Prophet Muhammad (Peace be upon him) over twenty-three years. The Holy Quran is the Holy Book or the scriptures of the Muslims. It lays down for them the law and commandments, codes for their social and moral behaviour, and contains a comprehensive religious philosophy—the language of the Quran in Arabic.

him) and Hadith² i.e., the teaching by its last messenger and life. Muslims follow shariah principles given every aspect of a person's life, business, economic, dealings, culture, character building, etc. the ambit of shariah laws covers from birth to death. A major portion of teaching by the Quran and Hadith is based on dealings (Muamalaat) culture (muashirat) and character building (Akhlakiyaat). The importance of economic aspect in shariah/Islamic finance is so important that there are many verses which deals with that. For instance, verse on debt o, you who believe! When you contract a debt with one another for a term appointed (Al-Baqarah: 2/282). Another verse relating to unjustified consuming others' wealth: and do not consume one another's wealth unjustified (Al-Baqarah: 188). O you who believe! Do not consume each another's wealth unjustified (in any illegal way) (Surah al Nisa 29). Another verse discusses unjustly consuming the wealth of an orphan "And give orphans their properties, and do not exchange the bad for the good, nor consume their properties by combining them with yours." (Al-Nisa 2) "And do not approach the orphan's property, except to improve it, until he has reached maturity." (Al-In'aam 152)

Interest (Usury)

"Those who consume usury will not rise, except as someone driven mad by Satan's touch. That is because they say, "trading is like usury." But Allah has permitted trading, and He has forbidden usury." (Al-Baqarah 275-278) "O you who believe! Do not eat *riba* (usury), doubled and multiplied, and fear Allah, so that you may be successful." (Al Imran 130)

Fulfilling Commitment

Upright weight and measure:

"And give full weight and full measure, with justice." (Al-In'aam 152)

More than 40 years have passed since Islamic banking and finance started. In these four decades, almost all major countries of the world have experienced this system. In a country like India, where Muslims live in the number of about 80 million, this system is not only unknown, but if analyzed, except for a few percent, the majority are not familiar with the Islamic banking system and a large number of them are not familiar with it. Islamic Finance in general has developed beyond the boundaries. It is incredibly increasing by leaps and bounds. It can be justified with the help of data. Globally the share of Islamic Finance assets in 2019 with respect to Islamic Banking is about the US \$ 1993 billion. Interestingly it has spread its wings to 74 countries. Share of Islamic Finance assets is 69% and the number of institutions/instruments is 526. In 2012 the share of Islamic banking assets was just US \$1305 billion, which has risen to US \$ 1993 billion in 2019. The market size of Islamic size of Islamic Banking Assets rose to US \$ 2 trillion in 2019. The annual growth rate of Islamic Banking assets is 14%. There is a share of 6% of Islamic Banking Assets in total Global Banking Assets in 2019.

Table 1.1: The global distribution of Shariah-based financial assets in 2018

Islamic Bank	70%	The US \$ 1760 Bn
--------------	-----	-------------------

² Hadees or Hadith in Islam refers to what most Muslims believe to be a record of the words, actions, and the silent approval of the Islamic prophet Muhammad (Peace be upon him).

level of awareness regarding the educated Muslim population in Assam regarding *Shariah*-based equity investment in general. 3) The researcher tried to find out the most important determinants that affect the decision for *Shariah*-based equity finance in Assam amounts followers of *Shariah*. In the above studies, it was concluded that in the four cities of Assam, the Muslim population are less updated or aware of the screening norms of *Shariah*-compliant equity investments. Muslim population are knowledgeable about the standard stock exchange, i.e., BSE and NSE, and to more extent, there is a general tendency that interest is *haram*, i.e., not permissible. The same is the case for Gujarati Muslims (Amin, 2012)⁷

Scope of the study:

The Scope of Islamic finance in India and globally is enormous. The present paper discusses in brief what is FinTech especially in relation to Islamic Finance, what are the challenges and opportunities of fintech in Islamic finance, and to critically evaluate of Islamic Banking and Finance in Modern world. There is a misconception among masses that Islamic finance industry is only for Muslims in general. This is a wrong perception. For example, in Tata Ethical Funds majority of the investors are from Jain communities. Considering this there is a enormous potential in India in general and also globally.

Objectives of the Study:

1. To evaluate the current status of Fintech in Islamic Finance.
2. To discuss the challenges and opportunities of FinTech
3. To critically evaluate of Islamic Banking and Finance in Modern world

Current status of FinTech in Islamic finance:

FinTech is the outcome of 2 terms one is finance and other is technology. With the advent of Islamic Banking and Finance, it is necessary to adopt innovative tools which help the Islamic Banking and finance spread its wings in customized manner. It is a need of the hour that Islamic Finance should incorporate Fintech in its operation. Jarmo Kotilaine, the chief economist at the Bahrain Economic Development Board (EDB) famously summarized: "When it comes to technology, what applies in conventional banking also applies in Islamic banking." He added: "Using financial technology improves the quality of the banking experience among clients. It influences the speed and accuracy of the experience. Technology makes products more reachable to clients. We're transitioning toward a situation where growth for companies and economies will have to depend more on productivity than before, to achieve that, you will need better management, better innovations, new distribution channels, and new capital".

Fintech for Islamic Finance needs to observe *Shariah* principles. In general, technology is neutral from a *Shariah* point of view, unless it is used in an instance that directly conflicts with any rulings or requirements of the *Shariah* (Oseni & Ali, 2019). But, how do we determine which FinTech application requires sensitivity to *Shariah* requirements? Prof. Akram Laldin, Executive Director ISRA answers this in the following words. "In order to

⁷ Amin, U. (2012), Islamic banking in India religious and socioeconomics perspective affecting Muslim investors in Ahmedabad district in Gujarat, International Journal of research in commerce, I.T./Management, vol 2 Issue, page 116-112.

Sukuk	19%	The US \$ 470 Bn
Other IFI's	5%	US \$ 140 Bn
Islamic Funds	4%	US \$ 108 Bn
Takaful	3%	US \$ 46 Bn

Source: Vol 4, Issue 1, 2020 AAOIFA JOIFA, page 61

Review of literature:

Khatkhatay and Nisar (2007)³ have analysed and compared three standards set by Dow Jones USA, SEC Malaysia, and Meezan Pakistan to screen stocks to distinguish the *Shariah*-compliant stocks. In conclusion, Khatkhatay and Nisar pressed the need to modify the screening norms to include or exclude companies. Utmost importance should be given to the nature of business criterion, which is the first criterion in almost all screening norms set by different institutions. Further, they emphasised the need to include total assets rather than using market capitalisation as the screening ratio as the former is more suitable than the latter one. Another important aspect highlighted is the purging of interest income. Whether the company pays a dividend or not, interest income earned per share during the holding period should be purged.

Adam and Abu Bakar (2012)⁴ discuss the Islamic screening by keenly investigating and analysing that there is no involvement in any unislamic activity. They further analysed that screening can be positive or negative. In contrast, positive screening involves investing in those enterprises that provide necessities to society, while negative screening involves focusing on unethical activities

Imed Medhioub and Mustafa Chaffai (2016)⁵ Have revealed that after the Recession of 2008, many investors have turned towards Islamic stocks for better results and to diversify their basket of investment. However, according to them, there exists a similarity between *Shariah* stocks and traditional stocks.

Dhrubajyoti Bardoloi (2019)⁶ The study's objectives were 1) To know the level of awareness in respect to the educated Muslim population in Assam regarding *Shariah*-based investment (equity). 2) To evaluate the

³ M.H. Khatkhatay and Shariq Nisar (2007), *Shariah Compliant Equity Investments: An Assessment of current screening norms*, Islamic Economic Studies, Vol.15, No.1, 2007

⁴ Noor Latiffah Adam and Noor Latiffah Adam, (2012), Sharifah screening process in Malaysia International Halal Conference, PWTC, Kuala Lumpur, Malaysia, 4-5 September 2012, pg no 113-123

⁵ Imed Medhioub and Mustafa Chaffai (2016), Islamic versus conventional stock market indices synchronisation, African Journal of Business Management 10 (11), 270,2016.

⁶ Dhrubajyoti Bardoloi (2019), " Perception and awareness about shariah laws in making equity investment decisions among Indian Muslims: A case study of Assam," Thesis submitted to Dibrugarh University.

address these concerns, it is important to note that, in general, Shariah principle with regards to a business transaction (Muamalat) is governed by the notion that every transaction is permissible, except when there is a clear text which prohibits it. The permissible principle provides flexibility in innovation and new practices in business and financial transactions. All innovations in Muamalat, are considered as permissible and welcomed. In this regard, innovations in FinTech become impermissible only if there is clear evidence that they are in conflict (against) the basic rules of the Shariah. Therefore, FinTech application and practices, as in traditional Islamic finance, should follow the principles of the Shariah by avoiding the prohibited elements in the transactions such as interest (Riba), gambling (Maysir), uncertainty (Gharar), harms (Darar), cheating (Tadlis), etc. It must be transparent with no hidden cost, irresponsible or unethical financing".

The application of FinTech in a specific Islamic finance product should not be such as to create cripples, mislead, deception/ cheating, hidden costs, nor should it infuse any Riba, gambling, Gharar, or other unacceptable elements such as those that make the sale invalid.

He continued: "Likewise, the practice of transactions in FinTech applications should follow the rules of contract (Aqd) used in the transaction by observing the pillars (Rukn) and conditions (Shart) in the contract. In addition, FinTech application should aim at achieving the objectives of the Shariah (Maqāsid Al Shariah), namely, to realize the benefits (Maslahah) and to avoid the harms and difficulties (Mafsadah and Mashaqqah)"

FinTech was not well-known within the Shariah Finance ambit until late 2015, the success of 2016 and 2017 showed some wonderful achievements. An endeavor by FinTech entrepreneurs in the start of 2016 turned out to be more prudent (Raghu, 2017). The contemporary features from the world are among those which earn acknowledgment.

Challenges and Opportunities of FinTech:

The prospect of FinTech is a dark cloud with silver linings, the major challenges arising from the gyration of FinTech includes regulatory risks, downward pressure on margins and information security.

- If the regulatory aspect is missed, it can lead to missed opportunities/opening in FinTech investments. IFIs and technology players could be seeking regulators as they head towards FinTech for investment. At present the regulatory development for FinTech is at its very initial level, there is a need for discussions and ongoing engagement between regulators, IFIs and FinTech partnerships for creating trust over the new FinTech environment is very necessary.
- For the time being, the huge variety of FinTech and its differentiated business plans make it interesting for controllers to come up with a one-size-fits-all supervisory framework. For this purpose, in-detail dialogs and unvarying meetings and rendezvous between regulators, IFIs, and FinTech partners in the existing early stage of regulatory development are very critical and obligatory for building clarity and a trustful environment.
- Since FinTech companies have an asset-light, digital focus business model, they have a competitive edge over traditional IFIs in terms of costs and scale. There is no need to own information technology themselves; they can rent or subcontract the cloud for operational infrastructures. Thus, these market

players test the industry by catching business prospects and authorizing participants by offering their services to them.

Critical Evaluation of Islamic Banking and Finance in the Modern World:

Islamic banking and finance institutions want to realize the qualities of shariah finance that maintain social justice, equality, economic prosperity and inclusivity. As a part of total shariah law, shariah finance offers for right linkages between finance and the real business and economy, and as such, may lead to shared prosperity. The helpless global financial market situations mutually in developed and developing economies offer a prospect to Islamic finance researchers and experts to come up with tangible and elongated term solutions as envisioned in the original theory of Islamic economics and finance. The aim can be achieved by appropriately and justifiably connecting banking and finance with business and economy. For this, Islamic banks and financial institutions (IBFIs) have to execute the Shariah essentials of all contracts in letter and spirit. Practically, however, the IBFIs endure to work with the orthodox attitude that caused grave difficulties for the universal and the countrywide economies, and for the manhood as a whole. Over the last five decades, since when the 'financialization' started, the wealth has been siphoned to financial institutions' owners / shareholders. "Banks produce no usable product or any 'wealth', yet their usury robbery almost doubles their net assets (wealth) every 10 years. IBFIs that also started processes about fifty years ago, have been doing precisely the similar and progressively duplicating conservative tools and products focusing on profitability, but overlooking the Shariah compliance in real sense. Thus, they are not in a situation to understand the socio-economic and CSR related objectives. The persons helping in Shariah finance industry, also counting the jurists, essential to learn the requirements of the celestial system with a propensity to change, persist in case of any impediments, and learn from valid criticism. The condition requires thorough regulatory procedures as also any built-in system that might persuade the IBFIs to modify the mindset and to move towards the archetype of risk and reward sharing, expansion of real economy, just dispersal of income among the stakeholders, and shared prosperity. Quite recently, some growth has been observed in terms of 'Value based Investments' (VBI), predominantly in Malaysia (IFN Asia Report, 2018), and this move has to be respected and supported by the practitioners, regulators, multilateral institutions, Shariah scholars, and the academia. IBFIs prerequisite to move forward to realize the relevant *Maqāsid al Shariah* explicitly adhering's with Islamic rules, profitability, transparency and disclosure; encouraging fair dealing, justice and VBI, leading to socio-economic development and inclusion as per the expanded list (Jasser Auda, 2008).

According to an ISRA research study (No. 97/2017), Shariah banks, though doing business for honest profit, are mandatory to follow *maqāsid al- Shari'ah*. The significance of CSR related objectives cannot be over-emphasized. Asyraf Wajdi (2013) highlighted that the IBFIs may support social objectives, encourage Shariah values towards their staff, clients and the general public, and donate to the social welfare of the community, encouraging sustainable progress projects and lessening poverty.

Conclusions and Suggestions:

The three important key principles rule Shariah finance: equity, participation, and ownership. These principles infer that in a shariah financial system, financing can only be stretched to productive activities, trade, and real

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assets—thus it is frequently considered an asset-based financial system. If fully observed with, these principles safeguard suitable leverage and support limit speculation and moral hazard. Shariah banks functioning any traditional systems don't have access to Shariah compliant tradable short-term treasury instruments to channel excess funds to other Islamic financial institutions. The nonappearance of such tools limits progress, forces banks to hold excessive reserves, and also limits the Reserve bank's capability to conduct monetary policy operations.

Further the impartiality of FinTech is one of its striking features as making the shariah finance framework more present for its users can be carried out without leaving it open to blame or blindly copying the Western system. Furthermore, financial technologies can be utilised with the same achievement in traditional and Shariah - compliant settings. To this end, Shariah finance practitioners are at freedom to select which FinTech elements to integrate or develop in their practice in order to increase their efficacy and inclusion while lasting true to the principles of Islam.

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16. Analysing the Effect of India's Jan Dhan Yojana Programme on Financial Inclusion

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Abstract

India's Jan Dhan Yojana scheme was introduced in 2014 with the intention of giving the nation's unbanked population access to financial services. Millions of people without access to banking services were to receive financial inclusion through the programme. This paper assesses how India's financial inclusion has been affected by the Jan Dhan Yojana programme. The study analyses information through secondary data to examine how the programme has affected people's ability to access, use, and save money. The Jan Dhan Yojana scheme has positively impacted India's financial inclusion, especially in terms of access to banking services, according to the report. The study also reveals that the programme has increased public use of financial services. The study reveals that over 47.28 crore bank accounts have been opened. Regional Rural Banks (RRBs) and Private Banks (PBs), with contributions of 17% and 3%, respectively, and more than 80% of the total in PMJDY, follow Public Sector Banks (PSBs) in terms of performance. The study reveals that the strategy has only had minimal impact on savings behaviors.

Keywords: Financial inclusion, Jan Dhan Yojana, Banking habits,

Introduction

A strong banking system is crucial to a country's economic development because it can make it easier to mobilise financial resources and direct them towards useful uses that will lead to significant capital formation. Small/marginal farmers' and the weaker segments of society's lack of access to financing have been acknowledged as a severe impediment to economic development, particularly in emerging nations. Additionally, depriving a sizable portion of the population of financial services for an extended period of time results in a drop in investment and has the potential to exacerbate social tensions that lead to social exclusion. The Indian government made announcements on programmes like Pradhan Mantri Jan Dhan Yojana in this

context. This programme will entice the under banked and unbanked to voluntarily join the system in order to increase the number of people who actively participate in the system and use their resources for productive purposes. As a result, there will be significant capital formation, allowing the government to continue down the path of equitable growth. The Jan Dhan Yojana (JDY) programme, a leading initiative for financial inclusion, was introduced by the Indian government in August 2014. As of March 2021, approximately 42.5 crore bank accounts had been opened under the JDY programme, one of the largest financial inclusion initiatives in the world, with a combined balance of more than Rs. 1.36 lakh crore.

The purpose of this research paper is to evaluate how India's Jan Dhan Yojana programme has impacted financial inclusion. The JDY program's goals, main components, implementation, and effects on a number of financial inclusion metrics, such as banking service usage, access to banking services, financial literacy, and the provision of social welfare, will all be covered in this paper. Additionally, the study will identify the program's shortcomings and difficulties while proposing policy suggestions to overcome them.

Objectives of the study

1. To examine the Pradhan Mantri Jan Dhan Yojna concept.
2. To analyse the impact of PMJDY on Financial Inclusion.
3. To study the Challenges of PMJDY and make some suggestions for the smooth functioning of the scheme.

Methodology

The current study will mostly use secondary data sources because it is a descriptive study. The economic survey of India, the Reserve Bank of India PMJDY Brochure, government publications, published articles, journals, newspapers, reports, books, and the Pradhan Mantri Jan Dhan Yojana (PMJDY) official websites were all used to gather the information and data for the study. The lack of data imposes limitations on the study's findings, which may affect their validity.

Key Features of the JDY programme

The JDY programme was started with the main goal of giving India's unbanked population access to financial services on a universal basis. The plan also aimed to increase financial literacy and awareness among the unbanked people and to make it easier to distribute government benefits and subsidies by transferring money directly into recipients' bank accounts (direct benefit transfer, or DBT).

The JDY project is a distinct and ground-breaking effort thanks to a number of essential components. To guarantee that the recipients of the scheme are the intended recipients, the

programme focuses first on using biometric technology, such as fingerprint scanning and Aadhaar authentication. Second, the initiative offers each beneficiary a zero-balance savings account as well as a RuPay debit card that can be used for both in-person and online transactions at ATMs and POS terminals. Third, the programme makes basic insurance products, such life and accidental death insurance, accessible. Fourthly, the project has ties to the Pradhan Mantri Jan Dhan Yojana (PMJDY) to encourage recipients to sign up for social security programmes like the Pradhan Mantri Suraksha Bima Yojana (PMSBY) and the Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY).

Implementation of the JDY Programme

The Reserve Bank of India (RBI), the National Payments Corporation of India (NPCI), the Ministry of Finance, as well as public and private sector banks, participated in a multi-stakeholder approach to the implementation of the JDY initiative. In order to educate the unbanked population about the advantages of the plan and the steps involved in opening a bank account under the programme, a nationwide media campaign was used to introduce the programme.

The JDY program's execution encountered a number of difficulties, such as the unbanked population's lack of financial literacy, the lack of official identification documents, and the absence of banking infrastructure in rural and isolated locations. In order to address these issues, the government launched the Pradhan Mantri Jan Dhan Yojana (PMJDY) mobile app, which enables the opening of bank accounts via a digital platform, as well as financial literacy and awareness campaigns across a variety of media outlets. In order to use their technology and industry knowledge to reach out to the unbanked population, the government also cooperated with private sector banks and financial technology (fintech) companies.

Impact of the JDY Programme on Financial Inclusion

The following indications show that the programme has been successful in reaching its goals:

1. **Increase in Bank Accounts:** As a result of the plan, India now has a significantly higher number of bank accounts. As of March 2021, more than 42 billion bank accounts had been opened under the JDY project, with a combined balance of more than Rs. 1.47 lakh crore, according to the Ministry of Finance.
2. **Financial Inclusion Has Increased:** By giving access to banking services to a significant number of unbanked and underbanked people, the scheme has increased financial inclusion in India. A bank account was held by 55.8% of Indian adults as of March 2021, up from 35% in 2011.

3. Increase in Digital Transactions: With the launch of the RuPay debit card, the initiative has also promoted digital transactions in India. More than 31 billion RuPay cards had been distributed as of March 2021, and there has been a surge in transaction volume from 10 billion in 2015 to more than 150 billion in 2020.
4. Increase in Insurance Penetration: With the introduction of basic insurance products like life insurance, accidental insurance, and health insurance, the plan has also contributed to an increase in insurance penetration in India. Over 33 crore people had signed up for the Pradhan Mantri Suraksha Bima Yojana and the Pradhan Mantri Jeevan Jyoti Bima Yojana as of March 2021.

A considerable portion of the unbanked and underbanked population lives in rural areas, where the JDY programme has had a significant influence on financial inclusion. A National Council of Applied Economic Research (NCAER) study found that from 2013 to 2018, the percentage of rural households with at least one bank account climbed from 36% to 69%.

Additionally, by offering a platform for the direct transfer of subsidies and benefits to the beneficiaries' bank accounts, the system has assisted in reducing leakages in social welfare programmes like the Direct Benefit Transfer (DBT) plan.

Challenges and Limitations

The Jan Dhan Yojana scheme has been a success, but there are still a number of issues and restrictions that must be resolved if it is to be viable and effective over the long run.

First, there are issues with the recipients of the program's minimal bank account utilisation. Indicating that the beneficiaries are not using the accounts for transactions is the fact that a sizable portion of the accounts opened under the plan have zero or little balances. This might be explained by the recipients' low levels of financial literacy and awareness as well as the dearth of banking facilities in rural and remote locations.

Second, there are issues with the program's ability to sustain its funding. For the government and the banking industry, providing zero-balance accounts and fundamental insurance products to every beneficiary requires high expenses. Although the plan has been successful in bringing in new consumers to the banking industry, the low usage of bank accounts and the lack of sufficient revenue sources for banks may eventually have an impact on their capacity to remain financially stable.

Third, there are security and fraud prevention issues with the programme. Although identity fraud has been significantly reduced by the use of biometric technology and Aadhaar verification, there have nevertheless been examples of fraud and money-laundering, particularly when the recipients lack financial literacy and are not aware of the security standards.

Policy recommendations

The government may take into account the following policy recommendations to overcome these issues and guarantee the long-term viability and efficacy of the Jan Dhan Yojana programme:

Financial Literacy and Awareness Campaigns: To inform the beneficiaries of the advantages of banking and insurance products, the process for using banking services, and the security protocols for preventing fraud and the misappropriation of funds, the government should conduct financial literacy and awareness campaigns through various media channels, including radio, television, and social media.

Development of Banking Infrastructure: To guarantee that the beneficiaries have access to banking services, the government should invest in the development of banking infrastructure, particularly in rural and isolated locations. This can entail building bank branches, ATMs, and point-of-sale (POS) terminals in underserved areas and promoting mobile banking and online banking systems.

Incentivization of Use: By offering cashback or reward points for purchases made with the RuPay debit card, the government might encourage the use of bank accounts. The beneficiaries might be encouraged to conduct transactions using their bank accounts as a result, increasing the banks' revenue streams.

Financial Product Diversification: To draw more customers to the banking industry and ensure the banks' financial viability, the government could promote the financial product diversification offered through the Jan Dhan Yojana programme, including the introduction of savings and investment products.

Strengthening of Security Protocols: To improve the security measures in place to prevent fraud and money theft, the government should set up processes for handling complaints and providing legal aid to fraud victims.

Conclusion

The Jan Dhan Yojana project has had a tremendous influence on access to banking services and financial literacy while revolutionising the effort to promote financial inclusion in India. To ensure the program's long-term viability and efficacy, a number of issues and restrictions must be resolved. These issues could be addressed and the program's long-term success ensured by the policy recommendations made in this paper, which also include financial literacy and awareness campaigns, banking infrastructure development, usage incentives, product diversification, and strengthened security protocols.

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An Outcome of Demonetisation on Micro, Small and Medium
Enterprise in Mumbai Region

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ABSTRACT

The research studies the impact of Demonization on Micro, Small and Medium Enterprises (MSMEs) of India by the Indian Government. A descriptive study of research was being done within area of Mumbai City on the outcome of the demonetization. An unexpected decision was taken by Honourable Prime Minister of India Shri. Narendra Modi on 8th November 2016 for demonetisation of Indian Currency Notes of Rs.500 and Rs.1000. This had a huge impact in Micro, Small and Medium Enterprise (MSMEs) sectors of India. Due to the sudden change, there was a huge shortage of legal currency notes at Public & Private Sectors Bank and other Financial Institutions in Mumbai city. As a result, there was shortage in cash transactions. Due to which Micro, Small and Medium Enterprise (MSMEs) suffered with huge losses in Mumbai city. This resulted in the close-down of many small businesses. It had a vast impact on some large businesses as well. On the other note, it was also seen as an appreciable move by our Indian Government for our future well-being on Indian economy. It had definitely affected many shopkeepers and consumers and they started using plastic money or online payment in a long run. The outcome had a great impact on the economy of the country. This research paper also shows, how much problems has been faced during the demonetisation by the Micro, Small and Medium Enterprise (MSMEs) of India.

KEYWORDS: Black money, Demonetization, Indian Government MSMEs, Mumbai

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1. Introduction

Demonetisation means a currency change in a particular economy to implement cashless system in the country, it allows to curb terrorism and pay taxes for unaccounted pile of cash and also helps in controlling corruption. This drastic step has hugely given an impact on Indian Economy for the betterment of future. Demonetisation has change in the buying pattern of the consumers. In India, the first time the currency was demonetized in the year 1946, then second time it was demonetized in the year 1978 and third time it was demonetized in the year 2016 by our Honourable Prime Minister of India Shri. Narendra Modi. Most of the businesses placed their boards of requests of using their E-wallet, credit and debit card or tender note of Rs.100 which eventually led to fall in sales in the market. Many reports stated that the Micro, Small and Medium Enterprise (MSMEs) have immensely affected after demonetisation because of the cash crunch and lack of infrastructure like digital payment system etc. Several researchers have reported that consumers do not view impulse purchasing as wrong; rather, consumers retrospectively convey a favourable evaluation of their behaviour. Other researchers have treated impulse buying as an individual difference variable with the expectation that it is likely to influence decision making across situations. Impulse buying behaviour is a reasonable unplanned behaviour when it is related to objective evaluation and emotional preferences in shopping. Impulse buying is a concept which has evolved from the simple definition of 'Unplanned buying' to more complex definitions. The main focus of this paper is on Micro, Small and Medium Enterprise (MSMEs) and how they have been affected because of this decision.

2. Review of Literature

Chadha A and Sharma R (2017) said that Demonetization refers to change of currency by a government to curb illegal activities and transactions. India initiated its controversial plan of demonetization on 8th Nov 2016, by making the Rs 500 / 1000 notes not as legal tender, this had a phenomenal impact on slowing down the growth rate of the Indian economy. The banking system is flooded with cash due to the inflow of money into bank accounts that could reduce interest rates and have a stimulating effect on different sectors giving the much needed impetus for economic growth. The worst affected social group was the poor and middle income group people. But surprisingly, they welcomed the move with open hands as compared to the affluent. Moreover, there has been an immediate slump in growth rate among the various sectors, but in the long term, demonetization will bear fruitful benefits in context to the growth of the Indian economy.

Kaur P (2017) believes that demonetization is the act of modifying the legal character of a monetary unit and represents government action where it stops producing and circulating particular forms of currency A monetary policy measure where the legality of one or several pieces of the monetary cone in circulation is eliminated, under the commitment of the local monetary authorities to cover the demand for money of the population by putting into circulation new notes that allow updating the monetary cone or replacing it with a new one.

Dash A (2017) indicates that demonetization affected the economy through a restriction on liquidity. In this context, it considers that the intensity of the effects of this measure depends mainly on the duration of the liquidity shock. And in this regard infers the presence of two types of impact: 1) social impact, effects of different nature, negative when the indisposition of health services is evident, among other services, to receive the payment with notes of the old monetary cone and the deep shortage of cash that increased as the length of the calibration process of the ATM network extended; whereas it indicates as positive the

increase in the use of electronic money and the entrance in disuse of the physical money that will reduce in some places the crime rate; and 2) economic impact, the banking sector was able to recover some bad loans and improve its financial position, increased the number of transactions made in the economy through the formal banking sector, and increased the transparency of people and companies with obligations tributary.

The **Aims, objectives and Hypothesis** are as follows:

To study an impact of demonetisation and understand the crisis faced by Micro, Small and Medium Enterprise (MSMEs).

To analyse the obstacles that have taken place due to demonetization.

To analyse the advantages and disadvantages due to demonetization.

To study whether digital transactions of small businessmen have any effect on digitization of their transaction method or not.

To study the reformative measures taken by the government to solve the complex situation or confusion caused due to demonetization.

To know the perception of Micro, Small and Medium Enterprise (MSMEs) towards demonetization.

H0: There is no significant impact of demonetisation on Micro, Small and Medium Enterprise (MSMEs) in Mumbai City.

H1: There is a significant impact of demonetisation on Micro, Small and Medium Enterprise (MSMEs) in Mumbai City.

3. Research and methodology

Research Design: The research design is illustrative in nature.

Sources: This research paper indicates both Primary Data and Secondary Data.

Primary Data: Primary data is the data which is collected from various sources by preparing questionnaires and surveys. Data for the research was being done, by conducting several responses of 20 respondents within area of Mumbai City on the outcome of the demonetisation

Secondary Data: Secondary Data is the data collected from Websites & Portals for references as far as research is concerned.

The data interpretation (questions for the study) are as follows:

- 1) Do you think demonetisation made a huge impact on MSMEs in Mumbai City?
- 2) Was there any positive outcome in your businesses after the consequence of demonetization?
- 3) After the effect of demonetisation did you face any problem on your businesses?
- 4) Did you face any problems in financial transactions after demonetisation in Mumbai City?

4. Findings

- 1) 90% of the respondents said yes that it has gravely impacted on Micro, Small and Medium Enterprise (MSMEs) in Mumbai City and 10% said no that it has not affected to Enterprises businesses.
- 2) 70% of the respondents said no they disagreed, as there was no productive impact of demonetisation on their enterprise businesses, where as 30% of the respondents strongly agreed with the positive effect of demonetisation on their enterprise business.

- 3) 66% of the respondents said no that they did not face any problems in their enterprise businesses, where as 34% of the respondents said yes that they faced issues in their enterprise businesses.
- 4) 89% of the respondents said yes that they face problems in financial transactions after implementation of demonetization, whereas 11% of the respondents said no that they did not face any problems in financial transactions after implementation of demonetization.

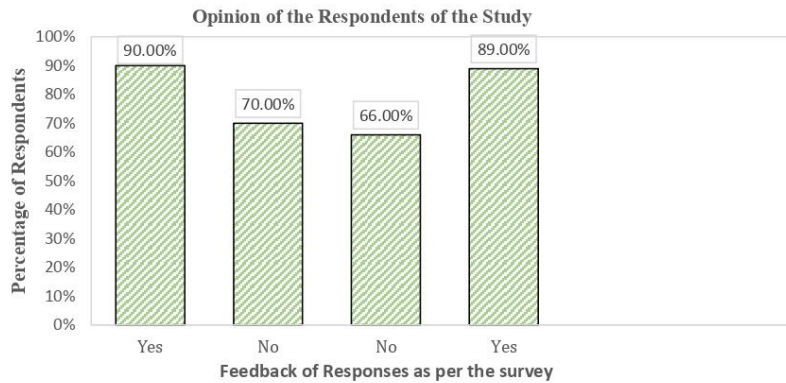


Figure 1: Graphical Representative

As per the t-test hypothesis, as p value is less than 0.05 ($P < 0.05$) i.e., 0.04 hypothesis here is accepted i.e., as it shows that there is a significant impact of demonetisation on Micro, Small and Medium Enterprise (MSMEs) in Mumbai City.

5. Conclusion

As per the result of hypothesis, it can be concluded in the study that demonetisation had created significant problems in Mumbai city. Due to this problem many Public & Private Institutions has faced financial problems after effect of demonetization. Measures were taken to stop black money extortion, corruption and circulation of illegal fake currency notes that has been circulating all over years in India. Due to this, resolutions were passed to demonetize legal tenders of Indian Currency Notes which had a significant impact on Indian Economy.

The suggestions are as follows:

- 1) The Micro, Small and Medium Enterprise (MSMEs) can switch to contactless transactions which will help them to keep a record of all their financial transactions.
- 2) The Micro, Small and Medium Enterprise (MSMEs) should be made aware about the practical impacts of demonetization.
- 3) The Micro, Small and Medium Enterprise (MSMEs) can take this as a scope and make use of their resources to the fullest.

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ETHICAL CONSIDERATION

Authenticity of the texts, honesty and fidelity has been observed.

CONFLICT OF INTEREST

Author/s confirmed no conflict of interest.

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17. Study on Measuring E - Service Quality of Goibibo Online Ticket Booking among users of Mumbai Region

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Rizvi College of Arts Science and Commerce, Bandra East

Abstract

Online ticket booking application have been booming in India since the past decade. it is medium that provides its users with various e-services towards booking hotels, air, bus, train tickets online with ease. The purpose of this study is to measure the e-service quality of Goibibo. The technique used for the current study is parametric paired t-test. It is found that Goibibo lacks in fulfilling its promises made to the customers and does not give a prompt and quick reply to the customers. Further studies can be made building a structural equation model evaluating impact of e-service quality of Goibibo application on users' overall satisfaction and loyalty.

Keywords: *e-service quality, e-ticketing, user satisfaction.*

Introduction

Ibibo Group was formed in 2007 om Gurugram, Haryana, by Ashish Kashyap to provide social networking services and later changed to an e-commerce and travel organisation, making online travel booking easier and beneficial to the public. Goibibo was introduced in 2009 and is part of the Ibibo group; some became the most extensive hotel assemblage and are one of India's few ruling air clusters. Vikalp Sahni and Sanjay Bhasin co-founded Goibibo. Goibibo is a dominant online travel booking label that provides many choices for hotels, trains, buses, and flights for commuters. The company takes pride in stating that it focuses on providing the most dependable customer experience, providing quick search and booking facilities, prompt payments, reimbursement and settlement procedures. Goibibo has seen tremendous growth since its inception when it started with fewer members; by 2012, the number of working people had grown to 25 members. The application was updated by adding rescheduling online and international flights. The same year, the company started offering bus ticket booking services and acquired RedBus. In the later years, it kept on adding various features to its systems, such as Gocash, a digital wallet which gives the customer instant reimbursement at times of

cancellations and quick another booking; it aids users towards flight, hotels and bus booking. The Goibibo team has been tirelessly working towards improving the network, helping the customers towards smooth booking facilities, and working with the business attached to the Goibibo platform to provide superior service for the users. Goibibo marched with MakeMyTrip 2016, another online travel booking giant, and together they have been doing wonders in the online travelling sector. They have worked towards various aspects that needed their complete focus.

E-Service quality have been measured using five dimensions; Application /website design refers to the way the application or the website is designed whether it is appealing to the eyes of its user's, whether is easily downloaded or loads quickly while browsing all these aspects define the e-service quality of the service provider. Reliability refers to the organisation's potential and never failing to perform a service that satisfies the customer's needs. Responsiveness is the firm's aptness to aid its customers in terms of instant replies towards the issues and queries a customer may have about the product or any other service. Security is one of the most important aspects for any service provider applications and webpages, the application should be safe from hacking and the personal data of the user is safe and secure also it is important that the bank details provided during the transactions are safe with the application and is secure from cyber theft. Ease to use is another important aspect which the customer looks at while browsing the application which is that it is easy to use, provides various language options to select from and provides and fun and games on the application so that there is a level of entertainment and benefits available while using the application.

Our study focuses on finding out the e-service quality of Goibibo and understanding the factors that define the company's e-service quality and study will help to give suggestive measures for improving the quality of services provided by Goibibo.

Review of Literature

1. **Avhad, T., & Anute, N. (2021).** The research is regarding and study of various digital marketing strategies. It examines how these strategies impact their business. The objective is also to understand the nation's growth and opportunities for online tourism. Tourism has grown massively in the present times and is affected highly by technology. There is wide competition, and the customer gives preference to that who offers the

- best facilities. Goibibo is very careful in developing newer campaigns for customer attraction.
2. **Chaddha, P. et al. (2021)** The paper analysed the effect of celebrity endorsements on consumer purchase intention in the Indian travel industry. The author believes that it is an ongoing trend that various travel companies go towards promoting tourism with the help of a known face or a celebrity. The paper was shortlisted using a non-random convenience sampling method, with 322 respondents from Delhi -NCR. The study results showed that various online travel services such as Goibibo, Make My Trip, Yatra, and Trip advisors use celebrities to attract travellers as they build attractiveness, expertise, trustworthiness, respect and similarity.
 3. **Chauhan, S. K. (2019).** The author examined the purchase intention and customer satisfaction towards online travel agencies. Online travel services have been in India since 2009, it has been more than a decade since this industry was introduced in the country, and it has been soaring since then. The paper further elaborates on various online travel agencies such as Make MY Trip, Travel Guru, Cleartrip, and Goibibo. It states that the feedback and reviews of the customers of Goibibo have been mostly positive and that the company provides a lot of exciting deals and has one of the most significant clusters of destinations and hotels.
 4. **David, A. et al. (2019).** The paper investigated digital homestay strategies in Ernakulum District, Kerala. The authors believe that the tourism industry plays a crucial role in the development of any place, and using digital techniques increases the chance of better stories of tourist places. Homestays are said to be the firm foundation of Kerala tourism. It was found that online hotel booking portals play an essential role in being ambitious in the homestay industry. The paper tested the service quality strategies and their association towards e-service satisfaction. It was observed that social media, such as Facebook, was the most effective marketing strategy, whereas email marketing and blogs were less popular.
 5. **Kavitha, C. et al. (2020)** The authors conducted this research to identify customer-perceived website quality of online booking channels. The paper further states that with the change and development brought about by the introduction of the Online travel ticket booking sector, a significant revolution was seen in the travel booking sector.

The research has conducted a study on 522 customers of the online travel booking sector, and it was observed that the perceived attractiveness and detailed classification are vital in regulating the website's standard.

6. **Singh, G. et al. (2021)** The authors studied the tourism and online booking system of hotels and guides. India has seen an increase in online tourism for a decade. The country is coming out of the traditional form of booking and is rushing towards online booking facilities for travel. The authors believe that people are now travelling within the country to wildlife sanctuaries, beaches, yoga retreats, luxury hotels, etc., and this online booking system is helping them plan their journeys with much stress. The online booking system done via trusted websites is risk-free and safe and has a lot of benefits towards future travel plans.
7. **Sucharitha, R. et al. (2022)** The authors conducted a study on the impact of service quality and customer satisfaction towards online travel agencies. The number of people travelling in India and with the frequency of their travels is growing steadily. The study was conducted on 300 regular travellers using a survey designed specifically for them and was analysed using the SPSS software. The authors concluded the study by stating that service quality improvement will help maintain and retain consumers and will grant their loyalty towards the brand. The perceived service qualities for all the dimensions, like tangibility, reliability, responsiveness, assurance and empathy, are different from the level of expectation of travel consumers.

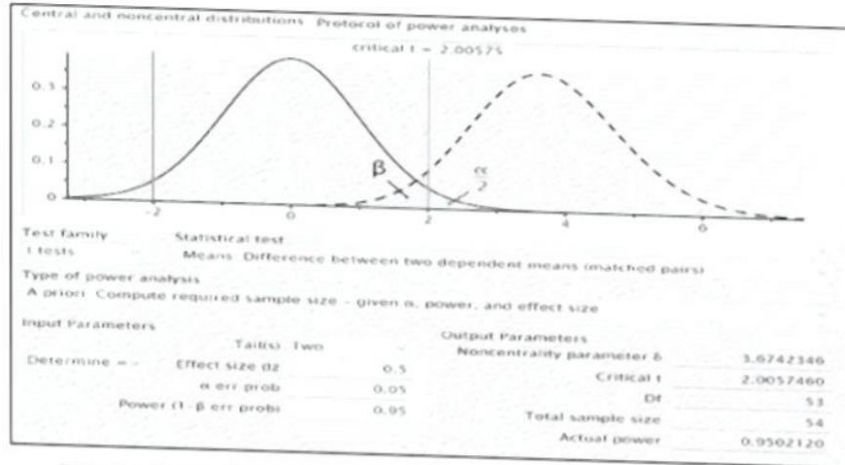
Objective of the Study

1. To examine the e- service quality of Goibibo online ticket booking company.
2. To give suitable suggestions to improve the e- service quality of Goibibo.

Hypothesis

- Ho: There is no significant difference in the expected and perceived mean score.
H1: There is a significant difference in the expected and perceived mean score.

Research Methodology



Data has been collected from 120 users of Goibibo application using google forms. (minimum sample required at 0.5 effect size, Alpha of 5% and power of test 95% to apply paired t test =54) Non-probability convenience sampling technique was used for the current study. Both primary and secondary data collection technique have been used for the current study. SPSS 26 have been used for the current study and the technique applied for the analysis is paired t –test.

Data Analysis and Interpretation

Table No. 01: Reliability Analysis

Construct	Expected	Perceived
Application Design/website	.878	.944
Reliability	.700	.788
Responsiveness	.822	.711
Security	.777	.922
Ease of use	.844	.800

Table No. 2: Gap Analysis- Application Design/Website.

Items	Expected		Actual		GAP (Perceived Mean Expected Mean)	p-Value
	Mean	SD	Mean	SD		
The goibibo website is visually appealing.	2.3600	.80	3.8700	.77	1.51	0.000
Goibibo application is easy to download.	4.5400	.88	4.9800	.88	0.35	0.000
The goibibo website and application pages load quickly while surfing.	2.9000	.67	3.8700	.79	0.97	0.000

Table No. 3: Gap Analysis- Reliability

Items	Expected		Actual		GAP (Perceived Mean Expected Mean)	p-Value
	Mean	SD	Mean	SD		
Goibibo advertisement is true and accurate.	2.7900	.67	3.9900	.58	1.2	0.000
Goibibo services are reliable and dependable.	4.8000	.76	4.4000	.70	1.20	0.000
Goibibo fulfil promises made to customer.	3.80	.68	2.30	.75	(1.50)	0.000

Table No. 4: Gap Analysis- Responsiveness.

Items	Expected		Actual		GAP (Perceived Mean Expected Mean)	p-Value
	Mean	SD	Mean	SD		
Goibibo provides 24 x 7 customer service.	3.3000	.45	4.6500	.58	1.35	0.000
Goibibo gives prompt and quick respond to customer request.	4.3200	.78	3.3200	.76	(1)	0.000
Goibibo address the customer complaint on priority basis.	2.1900	.67	2.9800	.98	0.79	0.000

Table No. 5: Gap Analysis- Security

Items	Expected		Actual		GAP (Perceived Mean Expected Mean)	p-Value
	Mean	SD	Mean	SD		
Goibibo give full security of protecting customer bank details.	3.9000	.89	4.4700	.77	0.57	0.000
Goibibo application is safe and secure from hacking.	2.8700	.50	3.9000	.60	1.03	0.000
Goibibo protect customer's personal data.	2.9800	.78	3.8900	.98	0.91	0.000

Table No. 6: Gap Analysis- Ease of use.

Items	Expected		Actual		GAP (Perceived Mean Expected Mean)	p-Value
	Mean	SD	Mean	SD		
Goibibo application is easy to use.	2.7000	.87	3.7800	.66	1.08	0.000
Goibibo website and application provides various languages to customer.	2.2000	.88	4.4800	.77	2.28	0.000
Goibibo is fun to use as provide various games offer and spin wheel.	4.3400	.68	3.8900	.74	0.877	0.000

Conclusion

Goibibo was formed in 2009 to help customers by providing them with a platform to help them book their holidays online. The website offers several services such as hotel booking, air, bus and train bookings, etc. It provides easy cancellations and refunds, which is hassle-free. They have brought India out of the traditional ticket booking form with the advance form. The online booking sector has boomed in the last decade, and if various scholars are to be believed, then this sector will only develop into one of the most advanced sectors, which will help the country's development. Our study focused on determining the e-service quality of Goibibo, and the data analysis showed that in terms of website design and application design, the Goibibo website is visually appealing, and the application is also straightforward to download. Also, it is noteworthy that the application and the website load quickly while surfing, which makes it attractive and trustworthy in the eyes of the customers. The Gap Analysis of Reliability data can be concluded by stating that the advertisements conducted by Goibibo are accurate and true and the services provided are reliable and dependable; However, there are many positives; it can be observed that the promises made to the customers by Goibibo are not fulfilled completely. As for the Responsiveness analysis, it can be concluded that Goibibo provides customer services 24x7 and addresses customer complaints on a priority basis, yet they need to provide prompt and quick responses to customer requests.

Further, the security and Ease to use analysis showed that Goibibo gives full protection towards protecting customer bank details, the application is safe and secure from hacking, and it also protects the customer's personal data. The application was found to be easy to use, provides customers with various language options, is fun to use, and provides several games offer and spin wheels for the customers to enjoy while surfing it. Overall it can be said that the e-service quality of Goibibo excels in various aspects but can still make progress towards fixing their customer support system wherein they provide the customers with prompt and quick responses, and the promises made should be fulfilled, which will only help them in retaining any customers that may be dissatisfied due to the unfulfilled promises

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CERTIFICATE

This is to certify that Mr./Mrs./Miss./Prof./Dr. **Masooma Zaheer Asad Sayed, Rizvi College of Arts Science and Commerce, Bandra East**, has participated / presented a paper entitled "**Study on Measuring E - Service Quality of Goibibo Online Ticket Booking among users of Mumbai Region**" in the National Conference held on 19th May 2023

His/her paper has been published in Peer Reviewed Refereed & UGC Listed Journal No. - 47023 - GALAXY LINK - ISSN - 2319-8508 with Impact Factor - 7.878.

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Synthesis, Spectral and Antibacterial Studies of Fe(III), Cr(III), Mn(III), Ti(III) and
Pt(IV) complexes derived from benzilmonoximethiocarbohydrazide
and bromobenzaldehyde



**Synthesis, Spectral and Antibacterial Studies of
Fe(III), Cr(III), Mn(III), Ti(III) and Pt(IV)
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benzilmonoximethiocarbohydrazide and *o*-
bromobenzaldehyde**

Dr. Uttam Yadav, Dr. Nazar Abbas Jafry, Dr. Sharad Sankhe, Dr. Prashant Kamble

Abstract

A new thiocarbohydrazide based N'' -{(E)- (2- bromophenyl) methylidene}- N''' - {(1E,2E) – 2 – (hydroxymino) – 1,2 – diphenylethylidene} thiocarbohydrazide prepared by condensing benzilmonoximethiocarbohydrazide and *o*-bromobenzaldehyde. Its complexes of Fe(III), Cr(III), Mn(III), Ti(III), and Pt(IV) are produced and described using physicochemical studies, elemental analysis, PMR, electronic absorption, and FT(IR) spectrum data. The spectral data suggested that coordination of thiocarbohydrazide based ligand with central metal ion through azomethine and oximino groups nitrogen atoms and sulfur atom of thiocarbo group. The produced ligand and its transition metal complexes are screened against gramme negative and positive bacteria utilising the disc diffusion technique, which reveals that the components have better antibacterial comparable to the thiocarbohydrazide base ligand against the bacteria tested.

Keywords: Thiocarbohydrazide, Benzilmonoxime, *o*-Bromobenzaldehyde, Metal complexes, Biological activity.

Introduction:

Thiocarbohydrazide is described by condensation between hydrazine hydrate and carbondisulfide¹. Thiocarbohydrazide is good ligands as are able to coordinates with transition metals through azomethine and oximino nitrogen and thiocarbo sulfur atoms²⁻³. Thiocarbohydrazides are important class of ligand in coordination chemistry⁴⁻⁵. Thiocarbohydrazide-oximino based ligands are considered to be the important class of chelating agents especially when -OH functional group also present with azomethine group⁶. Many

Researchers in recent years shows much obsession with the preparation and identification of thiocarbohydrazide-oximino complexes of metals due to their importance in many reactions as catalyst⁷⁻⁹. The products obtained from condensation of thiocarbohydrazide with oximino are biological active and also have good complexation ability with transition metals¹⁰. It is also noted that their activity enhanced by complexation with transition metal¹¹. The transition metal complexes of thiocarbohydrazide derived from oximino group has enhanced activity led to considerable interest in coordination chemistry. Undertaken of many analyses of the metal ion interaction with ligand containing nitrogen, sulfur and oxygen as donor atom, It was also established that the thiocarbohydrazide biological activity is altered many folds on coordination with transition metal ions¹².

In this research work, benzilmonoximethiocarbohydrazide-*o*-bromobenzaldehyde (HBMT_oBB), IUPAC name $N''-(E)-(2\text{-bromophenyl})\text{ methylidene} - N'' - \{(1E,2E)\text{-}2\text{-hydroxyimino}\} - 1, 2\text{-diphenylethylidene}\}$ thiocarbohydrazide synthesized by refluxing *o*-bromobenzaldehyde and benzilmonoximethiocarbohydrazide and its transition metal complexes with Fe(III), Cr(III) Mn(III) Ti(III) and Pt(IV) were synthesized. The structure of HBMT_oBB ligand and its transition metal complexes had been studied absorption of electromagnetic waves ligand its transition metal complexes also studied their biological activity against both Gram-positive and Gram-negative bacteria

Materials and Procedures:

Experimental work:

Every chemical and reagents are analytical grade materials were employed and of the highest purity obtainable, and they were not purified further. *o*-Bromobenzaldehyde, chloroform; methanol, nitrobenzene etc were obtained from S. d. fine chem, before being used, the solvents were distilled and purified.

Synthesis of HBMT_oBB ligand:

0.10 M solution of *o*-bromobenzaldehyde was added to 0.15 M solution of benzilmonoximethiocarbohydrazide in ethanol than 2mL of conc. HCl added to reaction mixture, after that, the reaction mass is heated for 8 hours under reflux at 60-70°C, after cooling, the precipitated reaction mass was recovered after filtration. The HBMT_oBB ligand precipitate forms a yellow colour solid once the reaction process is completed.

Metal complexes synthesis:

The transition complexes of metals of HBMT_oBB ligand were synthesized by mixing 0.3M of HBMT_oBB ligand in ethanol with Fe(III), Cr(III), Mn(III), Ti(III), and Pt(IV) chloride keeping ligand- metal ration 3:1 in ethanol. On a water bath, the resulting solution was further concentrated using distilled water.

Solid complexes precipitated after 3 hours of refluxing the reaction material. The complex was cooled, filtered, and washed with ethanol after each time.

Results and discussion:

The HBMT_oBB ligand is prepared by using 1:1:5 molar quantities of *o*- bromobenzaldehyde and benzilmonoximethiocarbohydrazide. The HBMT_oBB transition metal complexes are stable at open atmosphere, non-hygroscopic and are colored solids¹⁴. **Table-1** summarizes the HBMT_oBB ligand and its transition metal complexes' analytical and physical properties.

Table-1: Physical and analytical data for HBMT_oBB ligand and its trivalent complexes of metals.

Compound	DP (°C)	% Yield	% Expected (Found)							Cond Ω ⁻¹	Magnetic Moment (BM)
			C	H	N	O	S	Br	M		
[Ti(BMT _o BB) ₃]	257	81.00	53.57 (53.00)	3.63 (3.61)	14.12 (14.07)	3.23 (3.11)	6.46 (6.43)	16.07 (15.43)	3.22 (3.11)	5.65	1.71
[Mn(BMT _o BB) ₃]	256	78.03	53.36 (52.87)	3.50 (3.41)	13.62 (13.57)	3.11 (3.10)	6.22 (6.13)	15.50 (15.43)	3.56 (3.50)	0.89	4.80
[Cr(BMT _o BB) ₃]	255	78.02	53.12 (53.01)	3.62 (3.60)	14.08 (14.01)	3.22 (3.18)	6.44 (6.33)	16.03 (15.99)	3.49 (3.30)	0.54	3.89
[Fe(BMT _o BB) ₃]	257	76.03	51.39 (61.01)	3.50 (3.41)	13.61 (13.55)	3.11 (3.06)	6.22 (6.13)	15.49 (15.40)	3.62 (3.57)	0.18	4.93
[Pt(BMT _o BB) ₃]Cl ₂	266	75.33	43.10 (42.91)	2.94 (2.91)	11.42 (11.20)	2.61 (2.51)	5.22 (5.00)	15.92 (15.88)	15.92 (15.69)	1.36	Dia

FT(IR) spectra:

To confirm their structures, the FT(IR) spectra of HBMT_oBB ligand and its transition metal complexes were recorded¹⁴. Table-2 shows the FT(IR) spectra of HBMT_oBB and its metal complexes. The sharp band observed at 1699 cm⁻¹ for the HBMT_oBB ligand is due to the azomethine (>C=NN-) linkage, which shifts to a lower frequency (1650-1665 cm⁻¹) as one moves from the HBMT_oBB ligand to its transition metal complexes due to the coordination of the azomethine group's nitrogen atom with metal ion¹⁵. Another sharp band observed at 1611 cm⁻¹ of oximino group in HBMT_oBB ligand, lower frequencies are shifted, suggested that oximino group involvement in coordination. The broad band observed in HBMT_oBB ligand at 3226 cm⁻¹ disappearance of this broad band in all prepared complexes, indicated oximino proton deprotonated during complexation, observed metal-ligand vibration in the far-IR region frequently contains information about the ligand's bonding with the metal ion¹⁶. The now band is appear in the region of 503-513 cm⁻¹ due to the M-N/M→N.

Table-2: FT(IR) Spectral parameters in cm^{-1} for trivalent complexes of metals

Compound	$\nu(\text{OH})$	$\nu(\text{NH})$	$\nu(\text{C-S-H})$	$\text{C}=\text{NN}$	$\text{C}=\text{NO}$	$\nu\text{C}=\text{S}$	$\nu(\text{N-H})$	N-O	N-N	M-N
HBMT oBB	3226	3318	2346	1699	1611	1288	1690	1000	1072	-
[Ti(BMT oBB) $_3$]	-	3311	2344	1660	1588	-	1695	1022	1091	503
[Mn(BMT oBB) $_3$]	-	3319	2343	1650	1581	-	1693	1026	1085	504
[Cr(BMT oBB) $_3$]	-	3312	2347	1652	1583	-	1695	1021	1090	513
[Fe(BMT oBB) $_3$]	-	3309	2349	1665	1587	-	1692	1023	1088	509
[Pt(BMT oBB) $_3$ Cl $_2$]	-	3313	2346	1663	1582	-	1693	1022	1087	506

PMR spectra:

In DMSO- d_6 solvent, HBMT oBB and its transition metal complexes were recorded and internal standard used as TMS. The disappearance of oximino $-\text{OH}$ signal at δ 11.50 ppm, confirms oximino group coordination with metal ion. The azomethine proton ($>\text{C}=\text{N-NH}$) appears at δ 10.07 ppm, it has shifted to down field in Pt(IV) complex, confirm coordination nitrogen¹⁷. The phenolic proton in HBMT oBB appears at δ 7.60-8.44 ppm.

Table-3: PMR information about the HBMT oBB ligand and its Pt(IV) complexes of metals

Compound	$>\text{C}=\text{N-OH}$ (δ)	$=\text{N-NH}$ (δ)	Phenyl ring (δ)
HBMTCH	11.50	10.07	7.60-8.44
[Pt(BMT oBB) $_3$ Cl $_2$]	-	9.60	7.58-8.45

Electronic absorption spectra:

The HBMT oBB ligand UV-spectrum was recorded in ethanolic solution showed absorption bands 370, 289 and 221 nm assigned for $\pi \rightarrow \pi$ transitions with in the azomethine and oximino group.

The electronic absorption spectrum of [Fe(BMT oBB) $_3$] showed broad band's at 698 and 722nm, which can be assigned as ${}^6\text{A}_{1g} \rightarrow {}^4\text{T}_{2g}(\text{G})$ and ${}^6\text{A}_{1g} \rightarrow {}^4\text{T}_{1g}(\text{G})$ transition respectively. 5.39 BM is the magnetic moment of the Fe(III) complex., which is consistent with the magnetic moment reported for octahedral geometry around Fe(III) ions¹⁸.

Intensity is low, as a result of the d-d transition with spin allowed, two transitions were seen in the spectra of [Cr(BMT oBB) $_3$] complex. The t_{2g}^3 configuration of Cr(III) octahedral complexes was confirmed by 3.40 B.M. observed magnetic moment of this complex. The Tanabe-Sugano diagram for the t_{2g}^3 setup shows the observed bands in electronic absorption spectrum of [Cr(BMT oBB) $_3$] complex at the region 545nm (18349 cm^{-1}) and 421nm (23753 cm^{-3}) were assigned to the transitions ${}^4\text{A}_{2g} \rightarrow {}^4\text{T}_{2g} (\nu_1)$ and ${}^4\text{A}_{2g} \rightarrow {}^4\text{T}_{1g} (\text{F}) (\nu_2)$ respectively¹⁹.

In the $[\text{Cr}(\text{BMT}o\text{BB})_3]$ complex $\nu_2 = 23753\text{cm}^{-1}/18349\text{cm}^{-1} = 1.29$, and ratio of this corresponds to Δ_0 being equal to 33. By using this value in the calculation of the nephelauxetic parameter, undetected third transition for splitting energy and The following results were obtained using the Racah parameter for the $[\text{Cr}(\text{BMT}o\text{BB})_3]$ complex $\nu_3=36965\text{ cm}^{-1}$ (270nm) $B=0.62$ $\Delta_0=18489\text{ cm}^{-1}$ and $B= 563\text{ cm}^{-1}$.

The moment of magnetic attraction of $[\text{Mn}(\text{BMT}o\text{BB})_3]$ complex is 4.45 B.M is lower than the spin-only value. The electronic spectrum of this complex displays a shoulder at 606nm assignable to ${}^5\text{E}_g \rightarrow {}^5\text{T}_{2g}$ transition as expected for octahedral geometry and charge transfer transition bands at 531nm, 366nm and 271nm. The $[\text{Ti}(\text{BMT}o\text{BB})_3]$ electronic spectra show broad band at 552nm (18100 cm^{-1}) due to ${}^2\text{T}_{2g} \rightarrow {}^2\text{E}_g$ transition, which suggested by octahedral shape surrounding the metal ion Ti(III). The spectrum of UV-visible of $[\text{Pt}(\text{BMT}o\text{BB})_2]\text{Cl}_2$ shows a band at 397nm assigned the transition $n \rightarrow \pi^*$ while the band at 416nm, the charge transfer shift from ligand to metal is to responsibility. Pt(IV) complexes, previous studies reported that the band at 400–420nm was assigned for $\text{S}(\sigma) \rightarrow \text{M}$ transition and the band at 485nm was due to $\text{s}(\pi) \rightarrow \text{M}$ transition²⁰.

Table-4: HBMT o BB ligand electronic spectrum data and trivalent metal complexes

Compound	Band (nm)	Transition
HBMT o BB	370, 289, 211	MLCT, MLCT, MLCT
$[\text{Ti}(\text{BMT}o\text{BB})_3]$	552	${}^2\text{T}_{2g} \rightarrow {}^2\text{E}_g$
$[\text{Mn}(\text{BMT}o\text{BB})_3]$	531, 366, 271	${}^2\text{T}_{2g} \rightarrow {}^2\text{E}_g$, MLCT, MLCT
$[\text{Cr}(\text{BMT}o\text{BB})_3]$	545, 421	${}^4\text{A}_{2g} \rightarrow {}^4\text{T}_{2g}$, ${}^4\text{A}_{2g} \rightarrow {}^4\text{T}_{1g}$ (F)
$[\text{Fe}(\text{BMT}o\text{BB})_3]$	698, 722	${}^6\text{A}_{1g} \rightarrow {}^4\text{T}_{2g}$ (G), ${}^6\text{A}_{1g} \rightarrow {}^4\text{T}_1$ (G)
$[\text{Pt}(\text{BMT}o\text{BB})_2]\text{Cl}_2$	438, 485	$\text{S}(\sigma) \rightarrow \text{M}$, $\text{s}(\pi) \rightarrow \text{M}$

Antibacterial activity:

Table-4 shows the data on antibacterial activity for the metal complexes of HBMT o BB ligands. By disc diffusion, the produced compounds were tested on gram negative bacteria *S. aureus* and *S. pneumonia*, as well as gram positive bacteria *E. coli* and *P. aeruginosa*. The diameter of the susceptibility zone measured in millimetres. The data were recorded after a 24 hour incubation period at 30°C with a 6mm diameter filter paper disc. The HBMT o BB ligands, as well as its transition metal complexes, were studied. evaluated by observing the zone of inhibition around the substance. HBMT o BB shown a considerable active range on the growth of all bacteria strains tested. The findings show that complexes boost antibacterial activity²¹.

Table-5: Antibacterial screening (500ppm) for HBMT_oBB ligand and metal complexes in (mm)

Compound	<i>B. subtilis</i>	<i>P. aeruginosa</i>	<i>S. aureus</i>	<i>S. typhi</i>	<i>E. coli</i>	<i>K. pneumoniae</i>
HBMT _o BB	14	13	17	11	09	12
[Ti(BMT _o BB) ₃]	16	16	22	14	12	16
[Mn(BMT _o BB) ₃]	16	16	19	20	17	15
[Cr(BMT _o BB) ₃]	16	15	23	19	19	18
[Fe(BMT _o BB) ₃]	18	14	18	13	11	13
[Pt(BMT _o BB) ₃]Cl ₂	17	14	18	13	11	13
DMF (Solvent)	-	-	01	03	-	-
Streptomycin	22	21	13	20	18	21

Conclusion:

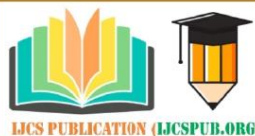
A new thiocarbohydrazide based has been synthesized as a result of condensing *o*-bromobenzaldehyde and benzilmonoximethiocarbohydrazide. Physicochemical analyses, elemental analysis, PMR, electronic absorption, and FT(IR) spectral data reveal the HBMT_oBB proposed coordination is bidentate and linked by oximino and azomethine groups nitrogen atoms and creating stable chelates. The metal chelate of the HBMT_oBB ligand has been structurally studied, and it has been determined complexes of metals have coordinated octahedral geometry with the exception of the Pt(IV) complex, which geometry has square planar. Biological studies demonstrate that metal complexes have far more activity than the ligand.

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14. Dr. Uttam Yadav, Dr. Nazar Abbas Jafry, Dr. Sharad Sankhe, Dr. Prashant Kamble
Synthesis and Spectral Characterization and antimicrobial studies of Yb(III), Lu(III), Er(III)
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**Synthesis and Spectral Characterization and
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benzilmonoximethiocarbohydrazide**

Dr. Uttam Yadav, Dr. Nazar Abbas Jafry, Dr. Sharad Sankhe, Dr. Prashant Kamble

Abstract

A new thiocarbohydrazide based benzilmonoximethiocarbohydrazide (HBMTCH) ligand synthesized by condensing benzilmonoxime and thiocarbohydrazide. Its Yb(III), Lu(III), Er(III), and Ce(III) complexes are synthesized and studied using elemental microanalysis. The physico-chemical HBMTCH ligand is coordinated with lanthanide (III) metal ions via nitrogen atoms in the azomethine and oximino groups and sulphur atoms in the thiocarbo group. The antibacterial activities of HBMTCH and its lanthanide (III) metal complexes, using the disc diffusion method, three gram positive and three gram negative bacteria were tested against which revealed that the lanthanide (III) complexes have more promising antibacterial activity than the HBMTCH ligand against the bacteria tested.

Keywords: Thiocarbohydrazide, Benzilmonoxime, lanthanide (III) complexes, Biological activity, Absorption spectra.

Introduction:

Significant importance of thiocarbohydrazide ligand¹ chemistry, especially in the development thiocarbohydrazide derived lanthanide (III) complexes, because thiocarbohydrazide is capable of creating stable complexes with lanthanide (III) metal ions, it is a possible chelator²⁻³. In recent years, many researchers' shows much interested in preparation and characterization of thiocarbohydrazide lanthanide (III) metal complexes due to their importance as catalyst in many reactions⁴. The products obtained from condensation of thiocarbohydrazide with oxime are biological active and also have good complexation ability with lanthanide (III) metals. It is also noted that their activity enhanced by complexation with lanthanide (III) metals⁵⁻⁶. The enhanced activity of lanthanide (III) metal complexes of thiocarbohydrazide based ligand has led to considerable interest in

coordination chemistry⁷. Many analysts were undertaken of the interaction of metal ion with ligand containing nitrogen and sulfur as donor atom⁹⁻¹⁰. It was also established that the biological activity of thiocarbohydrazide is altered many fold on coordination with lanthanide (III) metal ions¹¹.

In this research work, benzilmonoximethioncarbohydrazide (HBMTCH) synthesized by refluxing benzilmonoxime and thiocarbohydrazide and its lanthanide (III) metal complexes with Yb(III), Lu(III), Er(III) and Ce(III) were synthesized. The structure of HBMTCH and its lanthanide (III) metal complexes elucidated by PMR, FT(IR) and electronic absorption spectra. The antibacterial activity of the HBMTCH ligand and its metal complexes Yb(III), Lu(III), Er(III), and Ce(III) against three gram +ve and three gram -ve bacteria was also investigated.

Experimental:

Solvents and reagents purchased from the S. d. fine chem. companies. The melting points were obtained using melting point equipment and were not adjusted. Using a Bruker Avance 500 NMR and DMSO d_6 as the solvent, PMR spectra were acquired at 500 MHz. The FT (IR) spectra were determined on Perkin-Elmer spectrum 100 using KBr pellets.

Synthesis of HBMTCH ligand:

Benzilmonoxime¹² and Thiocarbohydrazide¹³ were prepared by reported method. HBMTCH was made by combining a hot aqueous solution of 20.000g of thiocarbohydrazide (0.188mol) with a 10.000 g ethanolic solution of α -benzilmonoxime (0.044mol) in the sodium acetate is present (20.000g), then refluxing the combination for 7 hours on a water bath and overnight. This has been filtered and rinsed in warm water before being drying at 100°C.

Metal complex synthesis:

The lanthanide (III) metal complexes of HBMTCH ligand were synthesized by mixing 0.3M of HBMTCH ligand in 25mL methanol with 0.1M of Yb(III), Er(III), Lu(III) and Ce(III) nitrate salts in 25mL methanol maintaining the ligand metal ratio 3:1. Solid complexes precipitated when the reaction mixture was refluxed for 5-6 hours. Each time, the lanthanide (III) complex was cooled, cold methanol washed and filtered.

Results and Discussion:

The HBMTCH ligand is successfully synthesized with equimolar proportions of benzilmonoxime and thiocarbohydrazide and its lanthanide (III) metal complexes with $[Ln(NO)_3] \cdot 6H_2O$ salts. The lanthanide (III) metal complexes are long-lasting at open atmosphere, non-hygroscopic and are colored solid compounds. The Analytical and physicochemical data are given in **Table-1**.

Table-1: HBMTCH and its metal complexes physical and analytical data

Compound	Color (M.P. in °C)	% Yield	Percentage Expected(Found)					Conductance Ω^{-1}	Magnetic Moment (BM)
			C	H	N	O	S		
HBMTCH	Colorless (168)	73.80	57.51 (57.11)	4.89 (4.42)	22.36 (22.48)	5.11 (5.29)	10.22 (10.00)	-	-
Ce(BMTCH)₃.NO₃	Green (290)	78.31	47.45 (47.11)	3.69 (3.59)	19.68 (19.22)	8.44 (8.11)	8.44 (8.39)	11.312 (5.80)	2.72
Er(BMTCH)₃.NO₃	Yellow (295)	75.18	46.35 (46.18)	3.61 (3.53)	19.23 (19.09)	8.24 (8.22)	8.24 (8.18)	14.33 (14.19)	23.0
Yb(BMTCH)₃.NO₃	Green (299)	81.22	46.11 (46.01)	3.59 (3.49)	19.13 (19.02)	8.20 (8.04)	8.20 (8.09)	14.77 (5.80)	20.99
Lu(BMTCH)₃.NO₃	Yellow (294)	80.36	46.08 (46.00)	3.58 (3.53)	19.11 (19.01)	8.19 (8.12)	8.19 (8.11)	14.84 (14.69)	24.55

FT(IR) spectra:

The information provided by FT(IR) spectra in the 4000–400 cm^{-1} range about coordination mode in lanthanide (III) metal complexes was evaluated by comparing it to the data for the HBMTCH ligand. The proposed assignments and the most relevant bands for all lanthanide (III) complexes along with HBMTCH ligand are represented in **Table – 2**

The FT(IR) spectra of the liberated HBMTCH ligand exhibits oximino bands at 3288 cm^{-1} (OH). This band is absent from the spectral range of lanthanide (III) metal compounds, showing that the deprotonated oximino –OH group¹⁴ is in favor of coordination. The three dominant bands detected at 1600 and 1693 cm^{-1} in the free HBMTCH ligand due to oximino and azomethine group vibrations, respectively, in all produced complexes are pushed towards lower frequencies, implying that these groups are engaged in coordination. The usual modes of aromatic ring vibrations¹⁵ are bands occurring at 955, 910, 785, and 748 cm^{-1} .

Due to vibrations (M-S) and (M-N), new bands develop in the low frequency ranges at 465–495 cm^{-1} and 500–512 cm^{-1} , respectively. In general, the HBMTCH ligand acted as a monobasic, tridentate (N, N, S donor) ligand when it bonded to lanthanide (III) metal. The conductance values of lanthanide (III) metal complexes revealed that all produced compounds were 1:1 electrolytic.

Table- 2: HBMTCH and its metal complexes FT(IR) spectrum data in cm^{-1}

Compound	$\nu(\text{O-H})$	$\nu(\text{N-H})$	$\nu(\text{C-S-H})$	C=NO	C=NN	$\nu(\text{N-H})$	$\text{N-O}/\text{N}\rightarrow\text{O}$	N-N	M-N
HBMTCH	3288	3300	2345	1600	1693	1589	1000	1072	----
Ce(BMTCH)₃.NO₃	-	3288	2359	1590	1675	1592	1026	1093	465, 500
Er(BMTCH)₃.NO₃	-	3290	2328	1589	1653	1590	1025	1099	470, 503
Yb(BMTCH)₃.NO₃	-	3300	2359	1590	1675	1592	1026	1093	490, 512
Lu(BMTCH)₃.NO₃	-	3288	2328	1591	1653	1590	1025	1099	495, 503

PMR spectra:

PMR spectra of HBMTCH were DMSO- d_6 solvent was used for recording. The PMR spectrum of One singlet was detected at δ 12.53 ppm in the HBMTCH ligand, which corresponded to the oximino -OH proton., this band is absent in [Lu(BMTCH)].NO₃ metal complex indicated that the ligand was metal-coordinated via deprotonation of oximino proton. One singlet corresponding to an NH (=N-NH-) proton at δ 8.67 ppm. Also the PMR spectra of HBMTCH and Lu(III) complex revealed a multiplet δ 7.44 – 7.95 ppm corresponding to aromatic protons.

Table-3: PMR data of HBMTCH and its Lu(III) metal complex in ppm

Compounds	-OH	-NH ₂	N-H	Phenyl ring
HBMTCH	12.53	8.00	8.67	7.44-7.95
Lu(BMTCH) ₃ .NO ₃	-	7.90	8.65	7.45-7.90

Magnetic research:

Except for Ln(III), all lanthanide (III) metal complexes are paramagnetic. The magnetic moments of the complexes are quite close to Van Vleck and Hands values. Non-deviation of magnetic moment values also implies that there are no metal-metal interactions between nearby metals.

Electronic absorption spectra:

The lanthanide (III) metal complexes electronic spectral data are given in **Table – 4**. The absorption bands of Er(III) (23923, 26246 cm^{-1}) and Yb(III) (19421 and 23709 cm^{-1}) complexes are slightly red-shifted with respect to that of the free HBMTCH ligand. The lanthanide (III) complexes' electronic spectra display, the nephelauxetic effect causes a red shift in the bands when compared to those of the respective aqua- ions. In a given complex, the shift is a measure of covalency. The covalency (δ), nephelauxetic ($\bar{\beta}$) and bonding ($b^{1/2}$) parameters were determined using the same manner as previously stated. The less than one parameter of $\bar{\beta}$ and δ and $b^{1/2}$ positive for all prepared Ln(III) complexes demonstrating the nature of covalent bonding HBMTCH and Ln(III) metal¹⁶.

The nephelauxetic ($\bar{\beta}$), bonding ($b^{1/2}$) and covalency (δ) parameters have been determined by the following equations¹⁷.

$$\bar{\beta} = \nu_{\text{complex}} / \nu_{\text{aquo}}$$

$$b^{1/2} = [1/2(1 - \bar{\beta})]^{1/2}$$

$$\delta \% = 100 (1 - \bar{\beta}) / \bar{\beta}$$

Table-4: Ln(III) metal complexes of the HBMTCH ligand UV-Visible spectral data

Compound	cm ⁻¹	ϵ (dm ³ /mol/cm)	Transition	Racah parameter
HBMTCH	33557	7132	$\pi \rightarrow \pi^*$	-
	42918	4595	$\pi \rightarrow \pi^*$	
[Er(BMTCH) ₃].NO ₃	23923	2100	$^4I_{15/2} \rightarrow ^6P_{3/2}$	$\bar{\beta} = 0.9971,$
	26246	4720	$^4I_{15/2} \rightarrow ^4F_{3/2}$	$b^{1/2} = 0.0383, \delta\% = 0.2956$
[Ce(BMTCH) ₃].NO ₃	19103	3180	$^5F_{5/2} \rightarrow ^3D_{3/2}$	$\bar{\beta} = 0.9926,$
	24187	1898	$^5F_{5/2} \rightarrow ^3D_{5/2}$	$b^{1/2} = 0.0435, \delta\% = 0.7506$
[Lu(BMTCH) ₃].NO ₃	25510	1100	MLCT	-
	41152	13541	MLCT	
[Yb(BMTCH) ₃].NO ₃	19421	898	$^5F_{5/2} \rightarrow ^4D_{3/2}$	$\bar{\beta} = 0.9961,$
	23709	8952	$^5F_{5/2} \rightarrow ^4D_{5/2}$	$b^{1/2} = 0.0431, \delta\% = 0.5622$

Antimicrobial studies:

The antimicrobial studies of HBMTCH ligand and its metal complexes data with lanthanide (III) are illustrated in **Table-5**. The HBMTCH and its Yb(III), Lu(III), Er(III) and Ce(III) complexes antibacterial activity was tested using the disc diffusion method on three gram and three gram microorganisms. The diameter of susceptibility zone of inhibition measured in mm. Filter paper discs with a diameter of 6mm were employed for a 24-hour incubation period at room temperature and recorded the observed results. The antibacterial properties of HBMTCH and Lanthanide (III) complexes were discovered by measuring the zone of inhibition observed around the material HBMTCH demonstrated considerable activity range on growth of all selected bacterial strains. Complexes' results have been suggested to boost antibacterial activity.

Table-5: Screening for HBMTCH ligands and metal complexes in antibacterial (500ppm) (mm)

Compound	<i>B. subtilis</i>	<i>P. aeruginosa</i>	<i>S. aureus</i>	<i>S. typhi</i>	<i>E. coli</i>	<i>K. pneumoniae</i>
HBMTCH	15	12	17	11	09	12
[Er(BMTCH) ₃].NO ₃	19	15	21	14	13	19
[Ce(BMTCH) ₃].NO ₃	18	16	20	18	17	19
[Lu(BMTCH) ₃].NO ₃	19	15	19	14	12	14
[Yb(BMTCH) ₃].NO ₃	21	19	17	13	12	14

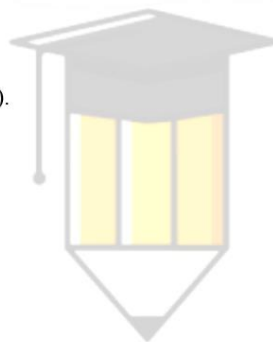
Conclusion:

A thiocarbohydrazide based ligand prepared by the condensation of benzilmonoxime and thiocarbohydrazide. HBMTCH ligand coordination ability has been reported by physico-chemical studies, electronic absorption spectra, PMR and FT(IR) spectral data and confirm the coordination of HBMTCH is tridentate and linked through azomethine and oximino groups nitrogen atoms and sulfur atom of thiocarbo group forming stable chelate. Biological studies demonstrate that metal complexes have significantly higher activity than HBMTCH ligands.

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15. Shaikh Shahida

Gender Balance at work place – Exploring the Socio-Economic flux of working women in developing country.



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7. Gender Balance at Workplace - Exploring the Socio-Economic Flux of Working Women in a Developing Country

Shahida Shaikh

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Abstract

India is a customary country with a wide scope of beliefs, practises, and customs. In India, women's jobs are generally homegrown and limited to homegrown issues. In specific conditions, women are groomed to look for a decent job as medical attendants, doctors, educators, and others in the mindful and sustaining fields. Regardless of whether capable female architects, chiefs, or geologists are accessible, a male with equivalent capabilities will be given priority. The current review tried to find the factors that deter women representatives from seeking after more elevated level situations, as well as the obstacles and issues that women in the working sector face. Further, this paper dissects the endeavours to show the genuine status of Indian women in the working sector with an overview of employment and gender biases with an additional attempt to explain the essential issues standing up to working women.

Keywords: Gender, Women, Employment, Socio-Economic, Equality

Introduction

The pandemic and resulting lockdown from 2019-2021 impacted people from varying backgrounds, it has become progressively obvious that this effect has been cruller for women. The pandemic has impacted women in a bid to chart out a gender responsive recovery plan. Across the globe, 2020 unleashed a slew of unprecedented challenges and has been an overwhelming period for everyone, socially and economically.

Looking at the changing role of women in the economy, their flexibility even with the emergency in crisis and the amazing open doors that lie ahead to recover the agenda of women's economic empowerment that faced a setback in the past three years, the economic and social indicators like (female workforce support, hindrances to work and livelihoods, monetary consideration, advanced digital access, skills, education, and brutality against women) that assumed a focal part in determining women's role in the Indian economy grandstands the need to connect the 'gender-gap' in work places and society.

The documentation on women in history and literature, health, politics, and feminist theory are a reflection of the 'invisibility' of women and their experiences in so much writing. It is on history, politics, or economics.

Around the world, finding a job is much tougher for women than it is for men. When women are employed, they tend to work in low-quality jobs in vulnerable conditions, and there is little improvement forecast in the near future.

Article 16 of the Indian Constitution states that equal opportunity will be provided for all citizens in office employment under the state. However, the reality is different. In India, unfortunately, women's participation in the workforce has not been rising over the last few decades. A report by the World Bank said that India is one of those countries where less than a quarter of women have joined the labour force and only one-fifth are employed.

It is clear and evident that an independent woman wants to be in paid employment, but a persistent set of socio-economic barriers keeps her out of the economic structure. Identifying and quantifying these barriers allows us to develop smarter policy responses for eliminating them. Ultimately, closing gender gaps in the labour force is not just good for women and their households, but for the global economy as a whole.

Gender Equality in Workplaces

Distinctions in gendered work are unattended and neglected, but stands to be a significant part of gender imbalance. Women will generally invest more energy on unpaid household chores and family, whereas men invest additional time in paid work. This inconsistent conveyance of time makes hindrances to women's progress with work and decreases their economic security.

The World Economic Forum's gender gap ranking also ascertained that India slipped 28 places to rank 140th out of 156 nations. The world's biggest democracy is one among South Asia's worst achievers, below even Bangladesh, Nepal, Bhutan, Sri Lanka, and Myanmar. Surprisingly, the South Asian area is one of the worst-performing regions in the world, trailing the Arab nations and the North African region.

According to a report by The Indian Express, the estimated earned income of women in India is one-fifth that of males, putting the country in the bottom ten of global statistics. Such gender disparities are caused by illiteracy, women's safety concerns in the workplace, perceptions of family responsibilities, and the acceptance of women in higher positions in the workplace.

Women in Working Sectors Globally

Women's relationships with employment are complex and affected by a combination of circumstances. Globally, women's labour force participation has risen as a result of economic

growth, more education, increasing marriage age, and reduced fertility. It is encouraging that one of the most significant intellectual problems in current social sciences, women's labour, is considered as an international challenge for investigation. Thorough study and campaigning would aid in putting it on the reform agenda in nations where patriarchal standards continue to limit women's lives.

Higher education and fresh talents are in high demand in a globalised society. Will schooling help women find work? The gender variations in this regard are intriguing and striking. Greater levels of education are connected with higher wages for male employees, both in rural and urban regions.

Several reasons, including the evident history of women's narratives, social and political diversity have contributed to the global worsening of the economic gender gap. Women are overrepresented in jobs that have been hurt the hardest by patriarchal morale and automation, such as retail. Second, there aren't enough women entering jobs with the highest income increases, including several in technology.

Globally, education and health were substantially closer to parity, as well as more than 95 percent of the gender imbalance in both categories already bridged.

Women in Formal and Informal Sectors

If Indian authorities want to counteract the pandemic's overwhelming long-term impact on women, reduce the gap between men and women in the labour force, and reinvigorate the economy, they will require gender-specific labour figures.

The Indian economy separates the labourers into two classes: "primary" and "minor" labourers. Women represent a little extent of the conventional Indian workforce, despite the fact that the quantity of women in working sectors usually fills quicker based on abilities, education and skills than men.

Only via comprehensive study that involves detailed information on the specific requirements and conflicts of all women in the workplace, including those in informal employment, will they be able to devise effective methods to close the gender gap in India's labour force and build an inclusive and sustainable economic method to generate better outcomes for both men and women.

The very first step towards accomplishing this is to admit that gender inequality remains a major impediment to economic growth of the country – and throughout the region – and to urge scholars to consider gender and its implications.

These incorrigible gaps between unemployment, inactive labour force, lack of opportunities and determinants of gender and patriarchy can be dealt with parameters where

women understand their legal obligations, their role in formal and informal sectors looking at gender discrimination and acknowledging the need for equal pay irrespective of their gender. It is important for the women of the contemporary world to understand that globally, the definition of ability isn't defined by gender, but completely models and builds the momentum on skills, potential and opportunities as working model of economy, eventually seeping in the social structure as well.

Economic and Social Conflict in Employment Opportunities

According to World Bank statistics from 2018, more than 100 nations still officially prohibit women from working in specific occupations. Austerity measures may result in cuts to public expenditures for education and health care that disadvantaged populations, particularly low-income that women depend on.

Around 5.8 billion people would be living in nations affected by austerity policies by 2021, including approximately 2.9 billion women, or nearly three-quarters of the world's female population according to the UNDP 2020 report. The report mentioned that "Gender equality has made amazing progress. Most nations have granted women essential political, economic, and social rights throughout the last century."

It defines gender inequality as associated loss of human development as a result of inequality.

This tendency of inequality stifles any society's growth since it limits the prospects of one-half of its populace. When women are prevented from attaining their full potential, society as a whole loses out.

The monetary expenses of Indian families are expanding step by step. Typical cost for basic items, costs on education of kids, and cost of lodging properties in India raised and these explanations power each family in India to search for available resources of expanding the family pay. Thus, women in India who were for the most part known as homemakers are compelled to go for occupations and take up even professions that were viewed as just appropriate for men, for example, working in night shifts.

Most women in India work and add to the economy in some structure, a lot of their work isn't recorded or represented in true measurements. Women furrow fields and reap crops while dealing with ranches, women weave and make handiworks while working in family enterprises while women sell food and assemble wood while working in the casual area. Also, women are generally liable for the everyday family tasks (e.g., cooking, looking after their kids and additional household chores). Albeit the social limitations, women's role in society and

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workplaces are changing, women are as yet not quite so free as men to partake in the conventional economy.

Scholarly attempts to examine the status and problems of women in a culture should begin with a look at the social context. Women's roles and positions in society are heavily influenced by social structure, cultural norms, and value systems. There is a gap between theoretical potential and their practical implementation in terms of status.

Problems Faced by Working Women in India -

Occupational issues as a source of stress: In women Occupational stress is stress caused by one's job. Working and raising a family are the two most significant components of a woman's life. Balancing work and family responsibilities has emerged as a critical personal and family issue in many nations. The World Health Organisation (WHO) defines Occupational or job-related stress as "the reaction that people may have when confronted with work expectations and pressures that are not suited to their knowledge and talents and that test their ability to cope." Imbalance between work and family life arises due to a number of factors. Various factors are following:

1. **Mental Harassment** - It is a well-established show that women are less able and wasteful in filling in when contrasted with men. The demeanour which thinks women unqualified for specific positions keeps women down. The genuine correspondence has not been accomplished even following 61 years of autonomy. Working in such circumstances unavoidably places strain on women.
2. **Sexual Harassment** - Today, practically all functioning women are inclined to lewd behaviour independent of their status, individual attributes and the kinds of their business. They face lewd behaviour on the way on transports, at working spots, instructive establishments and medical clinics, at home and surprisingly in police headquarters when they go to document objections.
3. **Safe Transport** - Typically the universal outlook in Indian culture makes it hard for a functioning lady to offset her homegrown climate with an expert life, as for certain families, it may not be satisfactory to work after six o'clock, limiting their work hours.
4. **Absence of Family Support** - Lack of legitimate family support is one more issue that functioning women experience. On occasion, the family doesn't force women to leave the family work and go to the office. They additionally oppose women working till late in office which likewise hampers the presentation of the women and this likewise influences their advancement.

5. Lacking Maternity Leaves - Absence of maternity leaves in 'informal sectors' is one more significant issue that is looked at by a functioning mother. This not just influences the exhibition of women representatives at work, but on the other hand is inconvenient to their own lives.
6. Work Weakness - Unrealistic-assumptions, particularly in the hour of corporate rearrangements, which some of the time places undesirable and preposterous absurd tensions on the worker, can be a colossal wellspring of stress and languishing.
7. Different Personal and Interpersonal Conflict - Socioeconomics like age, level of training, conjugal status, number of youngsters, individual pay and number of occupations at present had where you work for pay and Work circumstance attributes like work residency, size of utilising association, hours worked each week.

Women employees are now being enhanced and promoted in their workplaces and in technology jobs. Trade unions should seek to improve working conditions for women in several areas, such as making maternity leave more accessible to women and assisting women in advancing in their careers.

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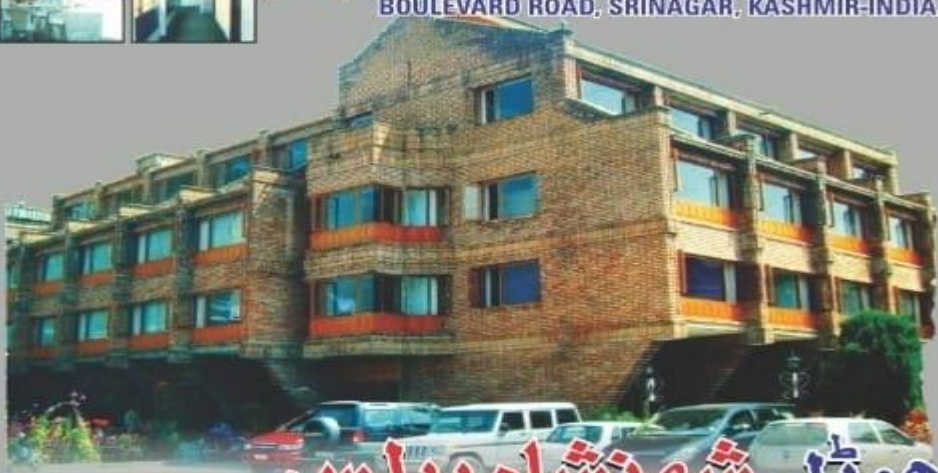
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عزلیں ۳۳ سے ۳۵

رفیقہ شہنم عابدی، شہناز قاطر روز، نعلیم بھٹی، ناز خان، ریشماں طلعت شہنم، شہناز شازی، تبسم اعظمی، صبیحہ سنبل، عطیہ نور، ڈاکٹر فخر جاوید ملک، سیدہ نوشاد بیگم، ٹوبیہ خان نیازی، نعیمہ شیخ، کوثر جہاں، نسیم بیگم، قمر سرور، صبیحہ یاسین، ممتاز ملک، ڈاکٹر عائشہ کین

۱۔	نغمہ آدم	۲۔	پروفیسر رفیقہ شہنم عابدی
۲۔	کس قیامت کے پتے	۳۔	ادارہ
۳۔	اداریہ مہمان مدیرہ	۴۔	پروفیسر رفیقہ شہنم عابدی
۴۔	فرح دیباورک	۵۔	ڈاکٹر مہر افروز
۵۔	غائب کے منظر و خیالات	۶۔	ڈاکٹر فخر شہنم
۶۔	دس منٹ (افسانہ)	۷۔	ڈاکٹر فخر شہنم
۷۔	کثیر العبادت گلم کا۔۔۔ نعیمہ حفیظی پاشا	۸۔	ڈاکٹر فخر شہنم
۸۔	خواتین کا ادب اور شعور بیداری	۹۔	شیخ فخر شہنم
۹۔	مولا ناشی کے علمی، ادبی، و ملی خدمات	۱۰۔	سینا پی کے کے
۱۰۔	ولی عہد (افسانہ)	۱۱۔	شیخ فخر شہنم
۱۱۔	پروفیسر رفیقہ شہنم عابدی کے افسانوں۔۔۔	۱۲۔	ڈاکٹر شاداب سید
۱۲۔	حقیقت (افسانہ)	۱۳۔	آسید رئیس خان
۱۳۔	نورماں (افسانہ)	۱۴۔	ارم حسن
۱۴۔	افسانچے	۱۵۔	ڈاکٹر فخر شہنم
۱۵۔	اقبال جمید کی افسانہ نگاری	۱۶۔	افسری بیگم
۱۶۔	گلستانِ ذوق کا ایک گل	۱۷۔	ڈاکٹر شہناز بخت انصاری
۱۷۔	گلشنِ آراغلی پیدائشیت ڈامنڈگار	۱۸۔	ترجمہ نیاز
۱۸۔	آخر تک؟ (افسانہ)	۱۹۔	ناہید طاہر
۱۹۔	کلی کاٹ کر چلے گئے (افسانچے)	۲۰۔	افیس قاطر نور
۲۰۔	عزیز الدین عزیز بلگرامی کی نظم میں۔۔۔	۲۱۔	فاطمہ سائے داروغہ
۲۱۔	تنبیہ (افسانہ)	۲۲۔	عارف خالد شیخ
۲۲۔	ذیشان کی اماں لڑکی ڈھونڈ رہی ہیں	۲۳۔	صدف جمال
۲۳۔	دوسری بیوی یا دوسری عورت	۲۴۔	ممتاز ملک
۲۴۔	جوفار تھا (افسانہ)	۲۵۔	سہمی ساجدہ جمال
۲۵۔	چھل ساڑھی (افسانہ)	۲۶۔	زینت جنیں صدیقی
۲۶۔	دھند میں لپٹی شام (مٹی کہانی)	۲۷۔	ڈاکٹر شیخ طاہرہ
۲۷۔	افسانچے	۲۸۔	رقیہ جمال
۲۸۔	آئیسویں صدی میں اردو خواتین	۲۹۔	ڈاکٹر سید احمد قادری
۲۹۔	اردو ادب میں فقیر مسلم خواتین کا حصہ	۳۰۔	ڈاکٹر محمد نعیم اشرف
۳۰۔	خبریں		ادارہ

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پروفیسر رفیعہ شبلم کے افسانوں میں عورت

ڈاکٹر شاداب سید

ممبئی

ملا تورو جو روگھتی ہے۔ جس کا مظاہرہ ان کی مختلف کہانیوں میں مختلف انداز میں نمایاں ہوا ہے۔ خاص طور پر وہ کہانیاں جو 'بیسویں صدی' والی رومانی کہانیوں سے باہل الگ رنگ لیے ہوئے ہیں۔

مثال کے طور پر ان کی کہانی "طہنی آکھیں" کی ہیرو ایک پڑھی لکھی لڑکی ہے جو زمانے کی سازشوں اور بلقی ہوئی کرداروں سے واقف ہے۔ اس کا ذہن صارتی دنیا کے ہر شے میں سو دریاں کا اندازہ کا لیتا ہے۔ وہ جانتی ہے کہ محبت اور رومان کا "زبان" مع خرچ "شادی" سے پہلے تو بہت حسین لگتا ہے مگر ازدواجی زندگی اور رزق میں ہیرو کا پیٹ صرف محبت سے بھرے مکالموں سے نہیں بھرا جاسکتا۔ اسی لیے جب کہانی کا خوش مزاج ہیرو وگتی انڈیو میں ناکام ہو کر لوٹتا ہے تو وہ اسے دو ٹوک جواب دیتے ہوئے کہتی ہے:

"مجھے معاف کرو۔ میں تمہاری آرزوؤں کا ساتھ نہیں دے سکتی۔ زندگی میں محض ہنسی، دل لگی اور حسین آرزوؤں کے متعلق حاشیہ آرائی ہی کافی نہیں ہوتی، بلکہ حقائق زندگی کا سلسلہ جب شروع ہوتا ہے تو ساری آرزوئیں، سارے خواب اور ساری تمنا محض محض اقلیدس کا ایک خیالی نقطہ بن کر رہ جاتی ہیں۔ اور حالات کی تکی زندگی میں زہر گول کر رکھ دیتی ہے۔ اس سے قبل کہ حالات کی یہ تکی میری زندگی کو زہر ناک بنا دے، میں نے اپنے آپ کو سنبھال لیا ہے۔ آج کی دنیا میں کوئی تمہاری کوالیفیکیشن کا چاہنے والا نہیں۔ تم اپنی کوالیفیکیشن لیے پھرو گے اور یہاں حقائق زندگی تمہیں کاٹھ کا آٹو بنا کر رکھ دیں گے۔ یوں بھی میں انوکھے سے بہتر سمجھتی ہوں جو صرف تھر ڈکالاس کر سبجو بیٹ ہے لیکن آج ایک اعلیٰ پوسٹ پر فائز ہے۔"

عام قاری یقیناً اس لڑکی کو "سیدھا" کا ٹائل عطا کرے گا۔ اس پر *materialistic* ہونے کا الزام لگائے گا، کیوں کہ ہماری اخلاقیات یہ کھماتی ہے کہ محبت اور نفا کے نام پر ہر کھڑکیاں کر دیا جائے مگر سچائی یہ ہے کہ یہ قربانی زیادہ دنوں تک نہیں چل سکتی اگر چہ قربانی دیا نہیں۔ ایسی شادیاں ہوتی ہیں جو تو وہ کچھ دنوں بعد ناکام ہو جاتی ہیں۔ کیوں کہ زندگی کے تقاضے محبت کے سوا کچھ اور بھی ہوتے ہیں۔ اس کہانی کی ہیروئن ایک *practical* ہیں اور وہ اندیش نظر رکھتی ہے۔ اور بعد میں پچھتائے کی بجائے وقت پر سچ بولنے سے نہیں ڈرتی۔ یہ "عقل" میں زندگی گزارنے والی لڑکی نہیں، اپنی مرضی سے صبیحے کا انتخاب کرنے والی ایک حقیقت شناس لڑکی ہے۔ اس کے برعکس "کہوتوں ہے" کی ہیرو اپنی محبت کی خاطر

استراجم بھی کرتی ہیں اور اس کی برتری کی معترف بھی ہیں لیکن اس کے برخلاف ان کی کہانیوں کی عورت خود پسند بھی ہے اور انانیت کا شکار بھی۔ کہیں کہیں تاثری نظریات کی حامل اور اپنے وجود کے غیر ضروری احساس میں ڈوبی ہوئی!!

یوں تو رفیعہ شبلم کی پوری شاعری ایک عورت کے وجود کے گروگھوتی ہے لیکن اس میں جو عورت ملتی ہے وہ ایک عام عورت کے مختلف روپ میں ملتی ہے

ایک ایسی



بھر پور، جو ماں، بہن، بیٹی، اور محبوبہ اور بیوی کے روپ میں سماج اور اس کی پیدا کردہ پابندیوں، اصولوں، برسوں اور قدروں کے درمیان جو تکی اور زندگی کرنے کی کامیاب کوشش کرتی نظر آتی ہے۔ کہیں کہیں وہ حالات اور سماج سے مجھوت اور غماضت کرتی بھی دکھائی دیتی ہے لیکن ان کی شاعری کے برخلاف، ان کی کہانیوں میں عورت کچھ الگ ہی انداز میں ایک عجیب طعراق نشان ہے نیازی اور اکثر پوری خود اعتمادی سے دنیا کا مقابلہ کرتی بلکہ دنیا جیتی ہوئی محسوس ہوتی ہے۔ وہ ماں، بہن، بیٹی، بیوی اور محبوبہ تو ہے ہی مگر اس کے علاوہ بھی بہت کچھ ہے۔ وہ اپنا ایک

خواتین کی افسانہ نگاری کا سلسلہ ویسے تو ہمیں اردو افسانے کے ابتدائی دور ہی میں نمایاں طور پر دکھائی دیتا ہے، جب عیسیٰ پریم چند اور ڈپٹی نڈیر احمد کی تاحی میں اصلاحی ناول اور افسانے اور سچا حیدر بلدرام کی تقلید میں رومانی افسانے لکھے گئے۔ ان میں رشیدہ النساء، طاہرہ نسیم، بندر سچا، صفرا، اماں اور سچا امتیاز کے نام قابل ذکر ہیں۔ پھر انکارے کی اشاعت کے ساتھ ساتھ پہلی بار ڈاکٹر رشید جہاں نے ایک انتہائی آواز بلند کی۔ جو بیباک تھی مگر اور تائیدیت کا پہلا اظہار بھی کہی جاسکتی ہے۔ یہ تائیدیت، انجانے میں ہی کسی عصمت کی کہانیوں میں یوں بے لطف ہوئی کہ سارا سماج چونک اٹھا۔ ترقی پسند خواتین نے سماجی حقیقت نگاری کو ہوا دی تو عصمت کے ساتھ ساتھ جاہرہ مسرور، فدیہ بیچہ مسرور، جیلانی، بانو، واحدہ، نسیم وغیرہ کے نام ستاروں کی طرح جگمگا اٹھے اور پھر قرۃ العین ماہر، مہر بن کر اردو افسانے کے آئین پر درخشاں ہوئیں۔ ان کا رومانی مگر عالمانہ، دانش ورانہ اور فلسفیانہ انداز اپنی جگہ پر انظر اویٹ کا ضامن بنا رہا۔ یہ دور خواتین کی افسانہ نگاری کے اعتبار سے اردو افسانے کا سہرا دور رہی، لیکن بعد کی خواتین میں صالحہ عابد حسین، بانو قدسیہ، ذکیہ مشہدی، خالدہ امیر، شیم کہت، صفرا، مہدی وغیرہ کا ذکر بھی نظر انداز نہیں کیا جاسکتا۔ اسی دوران ۱۹۶۰ء اور ۱۹۷۰ء کے درمیان ماہ نامہ "بیسویں صدی" کے زیر سایہ کچھ خواتین کے نام منظر عام پر آئے جن میں عصمت موہانی، مسرور جہاں کے ساتھ ایک نام جو اپنے مخصوص اسلوب و انداز کی وجہ سے بے حد مقبول ہوا، وہ رفیعہ شبلم مگر کی کا نام ہے، جو بعد میں رفیعہ شبلم عابدی کہلا گئیں۔

رفیعہ شبلم عابدی بیسویں صدی کی ساتویں اور آٹھویں دہائی میں بہت تیز رفتاری سے رومانی کہانیاں لکھتی رہیں جو عام طور پر مختلف رسائل کے علاوہ اس دور کے انتہائی مقبول رسالے "بیسویں صدی" میں شائع ہوئیں ان کے مطالعے سے اندازہ ہوتا ہے کہ رفیعہ شبلم کی یہ کہانیاں جن کے ہیرو وگھی سنجیدہ اور کبھی شوخ مگر ذہین اور باوقار مرد کی حیثیت سے ابھرتے ہیں اس بات کے غماز ہیں کہ رفیعہ شبلم اپنی ذاتی زندگی میں مرد کا

سب کچھ قربان کرنے کو تیار ہو جاتی ہے۔ **boldness** کے یہاں بھی ہے مگر احساس سے بے خبر اور اندیشی اس میں نام کو نہیں اپنے ہائے فریڈ شہباز کے کہنے اور تڑپ دلائے پر وہ بھرے مجمع میں عین شادی کے منظر میں اپنے ترمول اور عزت دار والد انصاری صاحب کے اقبال کردہ امریکہ میں برس روزگار آئی تھی اٹھتیر خوب جوان راجدے شادی کرنے سے انکار کر دیتی ہے۔ ایسے موقع پر نہ اسے اپنے باپ کی عزت و ناموں کا خیال آتا ہے نہ اپنے چھوٹے بہن بھائیوں کے مستقبل کا وہ تو صرف اپنی اور اپنے خوب شہباز کی خوشیوں اور آنے والی مسرتوں کے نشے میں سرشار ہے۔ باقی لوٹ گئے ہیں گھر والے نعم سے نہ حال ہیں اور لوگ باگ انگلیاں اٹھا رہے ہیں۔ لیکن یہ سب کچھ بھول کر عشو شام کے صحنہ لکھے میں شہباز کے بتائے ہوئے مقام پر اسے پیش خیرئی سنانے کے لیے پہنچتی ہے۔ اور اس غیر متوقع خبر کو ایک باعزت گھر آنے کی لڑی کے سہ سے سن کر غور و بہار بھی جبراً نہ جاتا ہے۔ لیکن وہ آج کے دن اور کا جوان ہے جس دور میں اخلاقی اور تہذیبی قدریں بدل چکی ہیں اور انڈین قدروں نے عشو جیسی لڑکی کو بھی بدل کر رکھ دیا ہے۔ شہباز ان دونوں کے مستقبل کا اٹھائے پہلے ہی ملے کر چکا ہے۔ اپنے آئندہ پلان سے عشو کو بھی اس بے تکلف انداز میں باخبر کرتا ہے:

”ارے یارا تم تو واقعی آگئیں!۔۔۔ دادا!۔۔۔ اچھا ہی ہوا!۔۔۔ چلو آج ہی چل کے ہم لوکنڈ والا میں کوئی اچھا سا فلیٹ کرایے پر لیتے ہیں۔۔۔ کرایہ فنی دونوں اور کوریں گے۔ اور پھر ہماری زندگی کی ایک خوب صورت شروعات ہوگی۔۔۔ نہ شادی بیاہ کا جھگڑا۔۔۔ نہ مذہب و ذہب کی خرافات!۔۔۔ نہ رسوں، ررواجوں کے جھوٹے جھیلے!۔۔۔ نہ قاضی، نہ نکاح کا جھنجھٹ!۔۔۔ بس ہم تم!۔۔۔ دونوں راضی تو جیت لیں گے باڑی!۔۔۔ ویسے بھی آج کے دور میں شادی کے ڈھکوسلے کی کیا ضرورت؟۔۔۔ جب تک جاہو، میرے ساتھ رہ سکتی ہو۔ اور نہ چاہو تو تم آزاد ہو!۔۔۔ کیوں ڈر! کسی رہی؟۔۔۔ ہاتھ ملاؤ یا ر!۔۔۔ اس سے اچھا پور پوزل تمہیں آج تک کسی نے نہ دیا ہوگا۔ کبہ قبول ہے؟۔۔۔“

اپنے خاندان اور اس کی عزت کو خاک میں ملا کر، سناج کو ٹھکر کر، روایت سے بغاوت کرنے والی، اپنے جذبات کو ترجیح دینے والی اس عورت کو آپ کیا کہیں گے؟ عقل مند؟۔۔۔ آزاد خیال؟۔۔۔ دور اندیش؟۔۔۔ خود غرض؟ یا۔۔۔؟ کیا اس کا نام تاشیبت ہے؟ جس کا ڈھنڈورا آج زور و شور سے پیٹا جا رہا ہے؟۔۔۔ رفیقہ شبنم کا یہ افسانہ اپنے قاری کے ذہن میں عورت کے تئیں ایسے کئی سوال پیدا کرتا

ہے اور خود رفیقہ شبنم اس افسانے کے وسیلے سے سماج سے بہت سے سوال پوچھتی نظر آتی ہیں۔

ایک عورت وہ بھی ہے، جو ہمیں رفیقہ شبنم کی کہانی ”راکھ کے ڈیرے میں“ میں نظر آتی ہے، کہانی کے دہائی متکلم کی داوی جس کی چتا شمشان گھاٹ میں راکھ بونی جاری ہے مگر ایک شعلہ ایسا ہے جو جیسے کا نام ہی نہیں لیتا۔ جانے اسے کس کا انتقال ہے؟ راوی، پوتا اس انتقال میں بیٹھا ہے کہ یہ آخری شعلہ بھی بجھ جائے تو وہ اپنی داوی کی راکھ ایک کوزے میں سیٹ کر لوگا میں بہا دے! پوتا جس کا نام آتش ہے اور جو اس کہانی کا داوی بھی ہے اپنی داوی کی چتا پر نظر میں جمائے ابھی کے بارے میں سوچ رہا ہے اور کہانی قاری کو فلسفہ بیک میں لے جا رہی ہے جس کے وسیلے سے داوی کے پیچھے ہر کردار کی حقیقت جاری ہیں۔ ملاحظہ ہو:

’داوی کی شخصیت ہمیشہ میرے لیے کشش کا باعث بنی رہی۔ میں انہیں چاہتا رہا ہوں۔ ماں اکثر کہتی ہے، نرہسیا کا دماغ چل گیا ہے اور میں کہتا چاہتا ہوں۔۔۔ ماں! تم نہ سمجھو گی داوی کو تم ہندوستانی ہو نہیں، ہمیشہ اپنی ساس کو غلط سمجھتی رہیں۔ اس بڑے ہتھیروں بھرے بھرے چہرے کے پیچھے زندگی کی جو لکیریں کھینچی ہوئی ہیں، وہ ہمدردی کی جوتھریریں نقش ہیں، انہیں تمہاری نگاہیں نہیں پڑھ سکتیں۔ تم صرف اپنا کچھ چاہتی ہو، اپنا سکھ، اپنا آرام اور اپنے بچے کا پیارا اور بس! لیکن تمہیں اس سے نفرت ہے جس نے تمہارے بچے کو تمہارے محبوب کو تمہارا ماں! تم نہ سمجھو گی۔۔۔ ماں پر کیا غصہ!۔۔۔ دادا نے بھی کب سمجھا داوی کو؟۔۔۔ مگر۔۔۔ داوی نے دادا کے گونئی احتجاج نہیں کیا۔ جب تک دادا جیتے رہے، وہ خاموش خاموش، چپ چاپ زندگی گزارتی رہیں۔ کبھی اپنے کاموں میں مصروف، کبھی دادا کی خدمت میں مشغول اور کبھی ہمارے پیار میں ڈوبی ہوئی۔ اور پھر دادا مر گئے“

امیش، جو ایک تعلیم یافتہ روشن دماغ اور وسیع النظر مہاشور، قلم کار ہے، اس راز سے کسی حد تک قریب ہو چکا ہے کہ داوی کی کبھی کبھی شخصیت کے اندر اندر کوئی خاموش احتجاج ضرور زندگی بھر پہنچتا رہا ہے۔ لیکن وہ دادا کے وجہ سے بیکر سے ڈر کر، ہم کرداوی کے وجود کے کسی گوشے میں چھپ گیا تھا اور وہ جیسے تیس برس تک یوں ہی چھپا رہا لیکن اب وہ احتجاج زندہ ہو گیا ہے کیوں کہ داوی نے دادا کی موت کے بعد کبھی کبھی عورتوں کے کہنے پر اپنے گلے سے منگل سوترا تارنے سے انکار کر دیا ہے۔ وہی سماج جس نے ایک دن شہنائیوں کی گونج میں یہ پھندا داوی کے گلے میں ڈالا تھا، آج اسے اس پھندے سے آزاد کرنا چاہتا ہے، یہ کہہ کہہ کہہ ”اب تمہارا سہاگ ہی اجڑ گیا تو اسے ہاتھ کے کیا کرہ گی؟“ داوی کا کہنا ہے کہ ”وہ زندہ ہے“

کہانی کا کہی وہ چونکا دینے والا موڑ ہے، جب امیش کی داوی کے کردار کا ایک نیا پہلو ہمارے سامنے آتا ہے، اس وقت جب وہ احتجاج پر بعد رتی ہے۔ اور شوہر کی موت کے بعد وہ پانچ سال تک سہاگنوں کی ہی زندگی جیتی ہے تاکہ میں کیل اور گلے میں موتیوں کی مالا اور کسی میں ہمت نہیں جو اسے لوگ سکے۔ تب امیش سوچتا ہے: سماج کو ایسی ہی عورت کی ضرورت ہے۔۔۔ میری داوی مرے ہے۔

مگر کہانی میں عورت یعنی داوی کے کردار کی ابھی ایک اور پرت باقی ہے۔ اچانک برسوں بعد شہر سے آئے ہوئے پردوں کے خاندان کی ایک بچی ان کے گھر آتی ہے اور داوی حسب معمول ہر نووارد کی طرح اس سے بھی اس کا سحر و سب پوچھتی ہے۔ خاندان کا حال دریافت کرتی ہے۔ اور پوری کہانی اس وقت سامنے آتی ہے جب۔۔۔

”اچھا اچھا۔۔۔ تو امر چند کی پوتی ہو؟“ اس نے اثبات میں سر ہلادیا۔ ”کیں ہیں تمہارے دادا؟“ داوی اس سے پوچھ رہی تھیں اور غیر ارادی طور پر ان کا ہاتھ تیزی سے گلے میں پڑی ہوئی سیاہ موتیوں کی مالا سے کیمل رہا تھا۔۔۔ لڑکی بتاتی ہے

”آج کل بہت بیمار ہیں دن میں کئی بار بے ہوشی کے دورے پڑتے ہیں۔ شہر کے تمام ڈاکٹر جو اب دے چکے تو دادا نے بس ایک ہی رٹ لگا دی۔۔۔ مجھے گاؤں لے چلو۔ میں وہیں مروں گا۔۔۔ اپنے گاؤں کے برکد کے بیڑے۔۔۔“ لڑکی چلی جاتی ہے۔ داوی بھی اپنے کام میں مصروف ہو جاتی ہیں لیکن ان کے گلے میں پڑی ہوئی سیاہ موتیوں کی لڑی نوٹ گئی ہے اور موتی ایک ایک کر کے گر رہے ہیں اور داوی اپنے کام میں اتنی کھوئی ہوئی ہیں کہ انہیں اس کی خبر بھی نہیں۔

رات بیت جاتی ہے، صبح پتہ چلتا ہے کہ داوی مر گئیں۔ امیش بڑی دیر سے اپنی داوی کی چتا کے سامنے بیٹھا آخری شعلے کے بجھ جانے کا منتظر ہے اچانک شمشان گھاٹ میں ’رام نام ستیہ ہے‘ کی آواز گونجتی ہے۔ امیش چونک کر سر اٹھاتا ہے تو پتہ چلتا ہے کہ ایک اور چٹا لائی جاری ہے۔ اور یہ خوب صورت کہانی عورت کے کردار کے اس عجیب و غریب لیکن حسین پہلو کو اجاگر کرتے ہوئے یوں اختتام پزیر ہوتی ہے۔:

”لوگ قریب آگئے ہیں۔ لاش قریب آگئی ہے۔ قریب، اور قریب!! جیسے برسوں بعد یوسف اپنی زلیخا کی تلاش میں آئے ہوں۔ یا کرشن میرا کونسی دینے چلے آئے ہوں! لاش

اور قریب آگئی ہے اور لاکھ اجنبیت کے باوجود میں نے اس بوزے سے چہرے کو پہچان لیا ہے۔ آخر امر چند مر گیا! منادادی! امر چند مر گیا! آج گاؤں کی دو قدم یا دیں راہ کے ڈیرے میں با دی گئیں داوی اور مقدس یا دیں! میں نے راہ پر نگاہیں بنیادی ہیں مگر یہ کیا؟۔ بہت دیر سے دیکھنے والا شعلہ، جو نہ جانے کس کے انتظار میں اب تک تل رہا تھا آرام کی نیند سوچا ہے۔

داوی کا کردار ہمارے سامنے وفا اور بے وفائی کے اس تنازعہ فی مسئلے کو لا کھڑا کرتا ہے جس کا جواب آج تک ہمارا سماج نہیں دے سکا۔ داوی جو اپنے شوہر کی وفادار بیوی ہے اور پوری زندگی اس کی خدمت میں صرف کرتی رہتی ہے، اور وہ بھی بگھری اس احتجاج کے۔ لیکن اس کے کردار کا ایک پہلو وہ بھی ہے جو امر چند کی یادوں سے وابستہ ہے۔ اور اس افلاطونی یا روحانی جذبے کی یہی صداقت اور توانائی اسے ایک عمر گزر جانے پر احتجاج کی جرأت عطا کرتی ہے۔ وہ سماج کی باقی بے بھی اور نہیں تھی۔ اس کے حق میں کوئی بھی فیصلہ قاری کو کرنا ہے۔ سماج کو نہیں۔

ایسا ہی ایک اور پورچی عورت کا کردار "وہی راستے" وہی منزل ہیں" کی تائی را شو کا ہے، جو ایک قصبے کے گورکن، وین محمد کی بیٹی ہے اس کی ماں اس کے کچھن میں مر جاتی ہے جب را شو صرف نو یا دس سال کی ہوتی ہے۔ را شو اس منظر کو کبھی نہیں بھول پاتی ہے جب وہ توڑتی ہوئی اس کی ماں نے اس کے باپ سے دوسری شادی نہ کرنے کا وعدہ لیا تھا۔ لیکن جب اس کی ماں کے مرنے کے چھ مہینے بعد ہی اس کا باپ نئی ماں گھر میں لے آتا ہے تو اسے پہلی بار یہ احساس ہوتا ہے کہ مرد کی کسی بات پر اعتبار نہیں کیا جاسکتا۔ نئی ماں کے آتے ہی گھر اس کے لیے جہنم بن جاتا ہے۔ وہ را شو سے نہ صرف یہ کہ دن بھر سارے کام کرواتی ہے، بلکہ بے انتہا ظلم و ستم بھی کرتی ہے اور شام کو باپ کے گھر لوٹنے پر اس کے خلاف کان بھی بھرتی ہے اور چھوٹے سچے اذامات بھی لگاتی ہے۔ اس کا باپ نئی بیوی کی بد مزاجی اور شکایتوں سے بیزار ہو کر گھٹے ہوئے ذہن کو سکون دینے کی خاطر اٹیون کھاتا ہے لیکن غصے میں اٹیون کی مقدار کا خیال نہیں رہتا جس کے سبب اس کی موت واقع ہو جاتی ہے۔ اس کے بعد تو سو تیلی ماں کے ظلم و ستم کا کھار بڑھ جاتے ہیں یہاں تک کہ وہ اس کا کھانا پینا تک بند کر دیتی ہے یہ کہہ کے کہ "بھینسا جھسی ہوگی ہے حرام کا کھانا کھائے، ایک کام تو ڈھنگ سے ہوتا نہیں" روز روز کے یہ طعنے سن کر اور بھوک سے نڈھال ہو کر وہ آنگن میں مہندی کی بازو کا سہارا لے کر آنسو بہاتی کھڑی ہے اور ایسے میں گاؤں کا گرو، لہنے جو چھٹا ہوا بد معاش ہے اور اکثر اسے چھیڑتا

رہتا ہے، آجاتا ہے اور اس سے کہتا ہے: "مجھے معلوم ہے تو بھوکی ہے دوروئی کی، اور اس گاؤں کے لوگ بھوکے ہیں تیرے جسم کے۔ اس سے پہلے کہ وہ تجھے کھلے کھلے کریں تو میری ہوجا" را شو جو اپنی زندگی سے بیزار ہے، نہ چاہتے ہوئے بھی لہنے پر اعتبار کر کے اس سے نکاح کر لیتی ہے۔ لہنے کے ساتھ وہ خوش ہے۔ اس کا ایک پیارا سا بیٹا بھی ہے جو ابھی صرف چھ مہینے کا ہے۔ کہ اچانک لہنے کے روئے میں تبدیلی آئے لگتی ہے۔ اور ایک دن وہ ہمیشہ سے لہنے کے لیے غائب ہو جاتا ہے۔ اب را شو اکیلی ہے اس کا سہارا اس کا ننھا زشدہ ہے لیکن وہ بہت نہیں ہارتی محنت مزدوری کر کے اسے پانچ سے وقت بہت آگے بڑھ چکا ہے تائی را شو لوگوں کے چولھے پھونکتے پھونکتے دے کی مرلیش ہو چکی ہے وہ بوڑھی ہو چکی ہے۔ اس کے ہاتھ پاؤں تھک چکے ہیں۔ زشدہ کی جوانی دیکھ کر اسے لہنے کی یاد آ جاتی ہے اور وہ اس سے یہاں کرنے اور جانبداری بھولنے کی فرمائش کرتی ہے۔ گھر میں یہ پوتو آ جاتی ہے لیکن تائی را شو کی زندگی میں پھر وہی دن لوٹ آتے ہیں جو اس نے اپنی سو تیلی ماں کے ساتھ گزارے تھے۔ دن بھر وہ کھانسی

رہتی ہے اور بھوکی پڑی رہتی ہے لیکن کوئی اسے پوچھنے والا نہیں اس کا بیٹا اپنی بیوی کے پیار میں ڈوبا ہوا ہے، جوان دنوں حاملہ ہے۔ آخر تھک ہا کر جب تائی کھانا کھاتی ہے تو وہ تنگ کر بڑ بڑاتا ہے۔ "اماں سے ایک کام تو ہوتا نہیں۔ پڑے پڑے کھانے کی عادت جو ہوئی ہے، اور تب تائی سوچتی ہے، دو سال وہ لہنے کے ساتھ رہی، اس نے تو بھی اس کو یہ طعنہ نہیں دیا۔ اس کے اندر ایک عجیب سی ہلچل بچ جاتی ہے۔ سانسوں کی رفتار تیز ہو جاتی ہے۔ وہ ڈاکٹر کے طلب کی طرف چل دیتی ہے اور وہاں ایک سچے پریشانی سے بھرپور ہوتی ہے کہ آج وہ ڈاکٹر سے کہے گی کہ وہ اسے موت کا انجکشن دے دے کیوں کہ اب وہ مزید جینا نہیں چاہتی۔ اچانک ڈاکٹر کے کمرے سے باہر نکلنے والے مرلیش کو دیکھ کر وہ سچے سچے ہوتی ہے۔ ڈاکٹر! میں جینا چاہتی ہوں جینا" سامنے برسوں بعد لہنے کھڑا ہے۔ وہ پھر لوٹ آیا ہے۔ ڈاکٹر صورت حال کا اندازہ لگا کر ایک انجکشن تائی کے بازو میں دیتا ہے۔ تائی اپنے آنگن میں بندھے پیسے ڈاکٹر کو دینا چاہتی ہے تو ایک ساتھ نوٹ تھامے دو ہاتھ آگے بڑھتے ہیں۔ تائی سراسیمہ ہے تو دیکھتی ہے کہ خوب صورت توانا، جوان، اس کا بیٹا زشدہ اس کے سامنے کھڑا ہے۔ وہ نفرت سے منہ پھیرتی ہے تو اس کی نظروں کے سامنے ایک عجیب سا بوڑھا لہنے کھڑا ہے۔ اچانک اس کے ہاتھ اٹھ جاتے ہیں اور وہ زوردار ٹھانچے مارنے لگتی ہے۔ یہ کہہ کے کہ "جا، اسی کے پاس چلا جا جس کی محبت میں مجھے بھولا تھا۔" قاری کو پتہ

چلتا ہے کہ زشدہ سے اپنا کال سہارا ہے۔ پھر وہ نئی نویلی لہن کی طرح اٹھا کر لہنے کا ہاتھ پکڑ کے کہتی ہے:

"اسنے ذوں سے کہاں چلے گئے تھے جی؟ چلو گھر چلو، مجھے تمہارا رسی انتظار تھا" تائی را شو کے کردار کا یہ دلچسپ پہلو اس بات کا نمائندہ ہے کہ عورت کی زندگی مرد چاہے مختلف روپ میں آئے باپ، بیٹا یا شوہر، لیکن وہ اپنا حق سب سے زیادہ شوہر ہی پر سمجھتی ہے نیز وہی اسے سچ سمجھتا ہے اور اپنا اپنا نگران و ذمہ دار نظر آتا ہے۔

رفیقہ شبنم کی کہانیوں میں اس طرح عورت کے مختلف انداز نگہ و عمل دکھائی دیتے ہیں۔ کہیں عورت باقی ہے، کہیں مفاد پرست اور غرض، کہیں ذہن اور حالات کا ڈٹ کر مقابلہ کرنے والی، اور کہیں مرد کے سہارے پر بیٹھنے والی! مگر ان سب کے اندر ایک ایسی عورت بھی چھپی ہے، جو بغاوت کر کے، ذہانت کا مظاہرہ کرنے کے باوجود، ظلم و ستم کے سخت مظلوموں سے گزرنے کے باوجود محبت کا پیکر ہے۔ مرد بہر حال میں اس کا محبوب ہے۔ اس کی زندگی کا حصہ ہے، اس کا ساتھی ہے!

☆☆

ٹرکی سٹرکی

یعنی

میر انیس کو سنگ دل، جنسی جنونی کہنے والے کلیم الدین احمد کی گستاخیوں کا جواب انہیں کے لہجے میں

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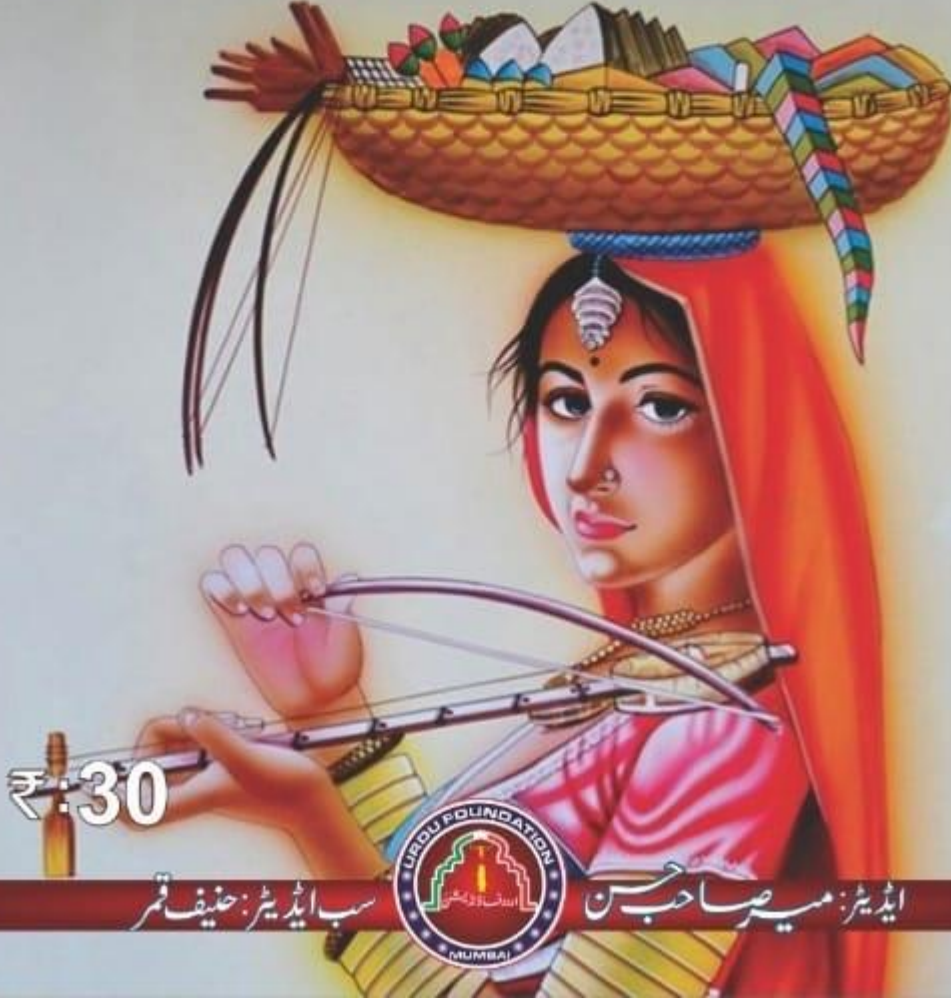
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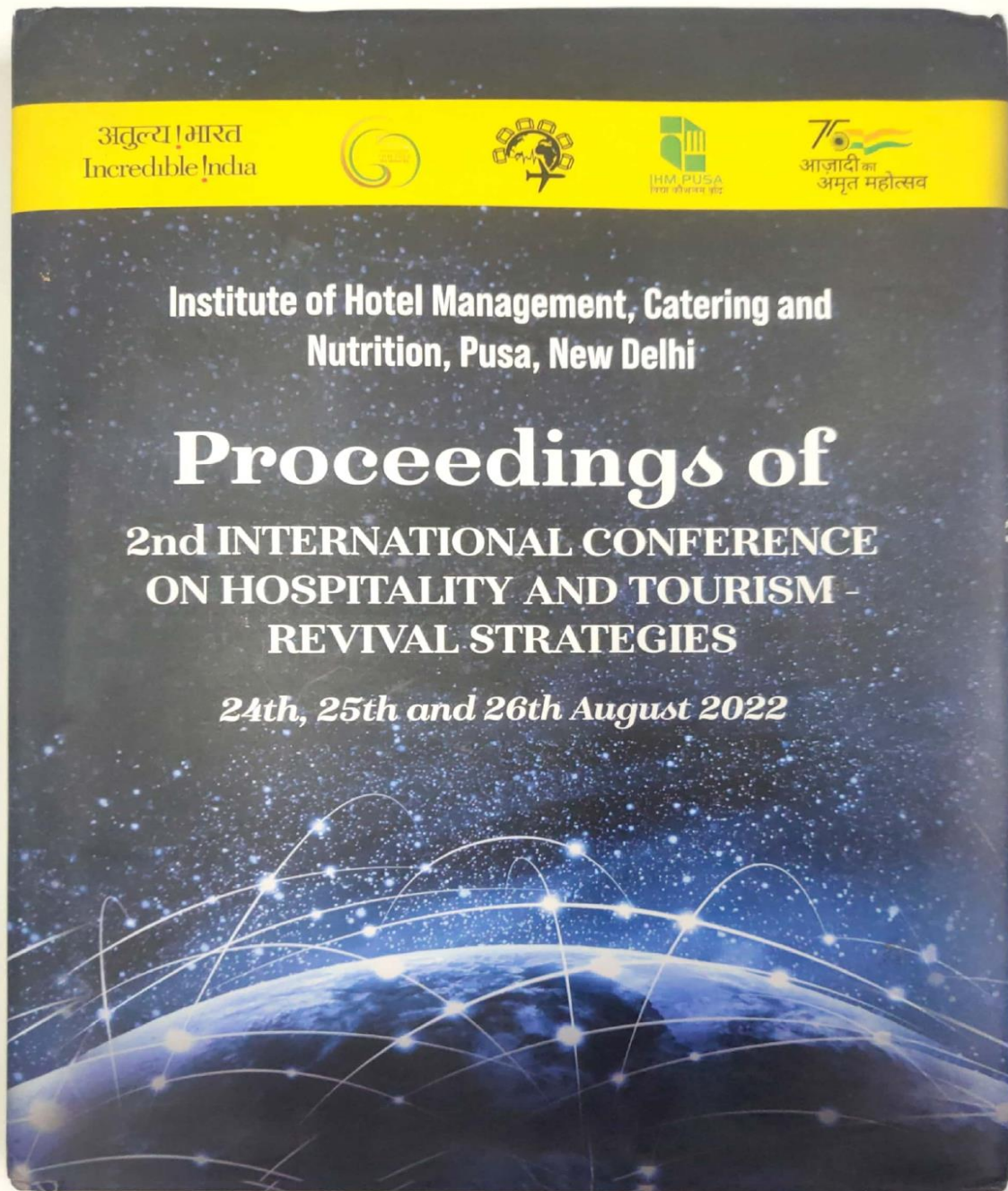
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17. Ms Trupti Laghate

Change in customer/ consumer behavioral pattern in selecting the five-star hotels post covid- 19





**International Conference on
Hospitality and Tourism - Revival Strategies
Conference Proceedings**

24th to 26th August 2022

Organized by
**Institute of Hotel Management,
Catering and Nutrition, Pusa, New Delhi**

Incredible India
Ministry of Tourism
Government of India



SESSION 1

24th August 2022

CUSTOMER BEHAVIOUR AND BRAND IMAGE

S. No.	Name	Title
1	Deeksha, Shreya Prasad and Vanshika Srivastava	Role of brand image of the hotel as guest preference: A study of selected 5-star hotels in the NCR
2	Jyoti Thakur and Dr. Nikhil Monga	Role of homestay in reviving tourism in Shimla
3	Dr. Pratik Ghosh, Prikshit Malik, Bhuvan Jindal, Sumeet and Sunmeet Singh	Analysing behavioural intentions of customers in Quick Service Restaurants – effect of service quality, satisfaction and service value
4	Kunal Sain	The impact of OYO & Treebo Hotel brand names on the sales of unclassified hotels of New Delhi
5	Trupti Laghate	Change in customer/consumer behavioral pattern in selecting the five-star hotels post-Covid 19
6	Gopi Nath Vajpai and Dr. Debashis Pattanaik	Exploration of revisit intention towards homestay accommodations from online reviews in Uttarakhand, India
7	Satheesh M	Study on customer attitude shift in Smart Technology As A Service (STAAS) for standard operation in hotels
8	Trupti Patole (Review paper)	Impact of emotional intelligence of consumer in building a brand image: A Literature Review



CB-5

CHANGE IN CUSTOMER/ CONSUMER BEHAVIORAL PATTERN IN SELECTING THE FIVE-STAR HOTELS POST COVID 19

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ABSTRACT

Background: Everyone has seen and experienced the Covid-19 in last two years and there have been lots of changes in the travelling, lifestyle, and health of the people. Everything came to standstill and many Industries are affected. Hospitality Industry is affected the most. As there wasn't any customer traveling, no business for the travel and hotel industry. It became more and more difficult to find and retain the customers with the same brand post-Covid. As there is a new challenge about hygiene and cleaning, travel is cut down for international trips. The customers/ consumer has lost confidence in traveling to new places and staying in a hotel. To understand the customer behavior and pattern and to retain that confidence among them is the motto of any hotels that are now focusing on quality level services and coming up with new reviving strategies to be in the business.

Objective:The Objective of this research is to observe the change in customer/behavior pattern in selecting Five-star Hotel post Covid-19. **Methodology:** A structured questionnaire was used as a tool to collect the data. It was circulated to sample size targeted 25 to 30 and actual received 28 responses. Respondents were educators, Hospitality industry professionals and frequent travellers. Responses were received. Responses were analysed to achieve findings and conclusion. The result

is presented in figures (pie chart) and in a tabular format. **Result:** This research focused on the changed customer behaviour in selecting Five-star hotels and experience various revival strategies followed in a hotel as new normal to build up confidence of the guest. The result of this research was there a significant change in behavior of the customers and they are happy and would like to experience various revival strategies which hotels are following. **Conclusion:** The customers feel that the hotel they stay should meet and exceeds expectation. The hotels have to be on toes to know how customers are selecting the hotels. Which helps the hotel to prepare and provide the services accordingly and adopt to new strategies to build the confidence in their customers.

Key Words: Revival Strategies, Customer Behavioral Pattern, Sustain the Market

INTRODUCTION

Background: As there is a new challenge about hygiene and cleaning, travel is cut down for international trips. The customers/ consumer has lost confidence in traveling to new places and staying in a hotel. To understand the customer behavior and pattern and to retain that confidence among them is the motto of any hotels that are now focusing on quality level services and coming up with new reviving strategies to be in the business.

Every customer/consumer is treated like a king and they were happy. To meet the customers/ consumer expectations is not easy and the situation is different post covid-19 as there are even more expectations from the Five-star hotels. The customer's behavior will develop according to their experience whether good or bad varies from a hotel to hotel.

The customer/ consumer is a one who would like to purchase the goods, product and consumes it and be satisfied about it. Consumer behaviour is the study of how individual customers, groups or organizations select, buy, use, and dispose ideas, goods, and services to satisfy their needs and wants. It refers to the actions of the consumers in the marketplace and the underlying motives for those actions. (chand)

Introduction: The Covid 19 was unprecedented time for everyone. The second wave of COVID-19 affected many tourists and led to a drop down in air passengers. The hotel occupancy rate, which crossed 50% in early 2021, came down to 18% in May 2021. (foundation). It did pick up by August 2021. There are different industries in the country. In the field of education today its necessary to see the customer behaviour as the education field is growing up. There is dissatisfaction among the teaching offered; the students opt for distance learning, the students giving up on education form the university level. (Schinaider, 19/08/2016) The expectations from the parents and students are growing up from the colleges and at the same time the schools and colleges curriculum is expecting students to be studious, multitasker, an all-rounder, well disciplined. To strike a balance between both is crucial and challenging. In the field of banking sector, the customers expect the quick service

and more efficient staff. The customers demand quick access to their bank, more of digital services (online mode), more engagement and questioning the bank for their old model of banking.

In the field of Medicine and Health care the consumer behaviour has changed as there are families affected due to Covid 19. The people have left with less or No income, they struggled to survive, to run the families, the people were worried about their families. Suddenly more focus was on health. (Dr.S.Vaidheeswaran, 2021). To understand the customer behaviour in the health care sector is crucial as the medical field cost has increased and the patient or the customers have to invest a heavy amount on life insurance, medical insurance. They are more demanding in terms of patient's surgery and post-surgery care and at the same time the Hospitals have to manage various things. Hospitality industry is one of the fastest growing industries and post pandemic the scenario is changed to great extent about the customer demands and the Hotels innovative strategies.

Understanding the consumer behaviour: Consumer behaviour is the study of the actions of the consumers that drive them to buy and use certain products. The study of consumer buying behaviour is important to understand the expectation of the consumers. It also helps to understand what makes a consumer buy a product. Due to globalization the world is coming closer and everyone has started travelling. They prefer to travel to different places Internet is the most influential to make decision.

Due to Covid 19 it became more difficult to travel and to sale the guestrooms of the hotel. Every customer expects certain quality and standard before selecting the hotel. Some prefer the hotel location wise and some may give importance for cleanliness and hygiene. The hotel needs to think and plan their strategies accordingly especially post covid. The first impression of your hotel and what they want to experience in your property whether its rooms, restaurants or entertainment. The customer's behaviour in selection the five-star hotel would depend upon four main factors:

Social factor: The family members, the friend circle that we are in influence our decision. If we are used to staying at a good hotel, we may not settle for economy hotel. The family and friends help you form your opinion and then we start believing it. For us even the family opinion matters.

Psychological factor: The psychological factor influences the Mind of the consumer to great extent. The customers have become more conscious of the product as there is wide range of hotels available. If a customer is not happy/satisfied with the product (The hotel) then he/she moves to another hotel quickly and do not return to previous property.

Understanding behaviour of the customer helps the hotel to understand what customer wants and needs. It helps the customer choose the right product. Depending on the guests spending power, and why they should select your hotel, what attracts them to come to your property, Are the hotels exceeding expectations is what hotel needs to think and plan their strategies accordingly especially post Covid.

Cultural factor: The cultural factors which are guests value, beliefs, perception as each customer from different culture. They have different perception. This will affect consumer decision of going for budget hotel or upper-class hotel. (Roberts, 2016, July 1). As each culture has own beliefs, the customer may follow that.

Personal factors: Every customer would select the hotel according to his/her age, income, occupation and a lifestyle. So it is called a personal factors affecting the customers selection of the hotels.

Policies of the government to develop hospitality sector in India: NIDHI (National Integrated database for Hospitality Industry) is an initiative towards Aatmanirbhar Bharat to use technology. NIDHI is an initiative to use technology to empower hotel businesses. To be able to find out accommodation availability at tourist destination. All those who want to do business and related opportunities for the Hospitality Industry, this is a good initiative and to be connected with the Government of India. (foundation)

SAATHI (System for Assessment, Awareness and Training for Hospitality Industry): This is another scheme by Ministry of tourism done for the Hospitality industry to assist them in preparedness during and post Covid 19 to continue operations safely the government have got quality council which will enable the hotels which will focus on hygiene and safety of the hotels. (India). Such support from the government of India is necessary for the hotel industry. The hotels can carry out the work smoothly and the customer's confidence will be retained.

SWADESH DARSHAN (Integrated Development of Tourist Circuits around specific themes), NABH Nirman, UDAN - Ude Desh Ka Aam Nagrik. A scheme launched by the government keeping in mind 2040 vision to encourage domestic tourism.

In the advancement of hospitality industry, it is important for hotels to understand the customer behaviour in order to create effective marketing. There are endless factors to consider, including price, locations, amenities, review, and the list goes on. Factors that influence customer behaviour as individuality consist of personal and interpersonal factors. As the lodging industry becomes more and more competitive, there is an increased need to understand the customer. Many sales people have a good understanding of what they are selling, but less understanding of how customers evaluate what is being offered.

All customers go through a series of steps when they decide to buy a hospitality or travel service, therefore, marketers need to understand customer behaviour and the decision process that customers are using. Ultimately, every customer wants something different from their hotels. They might be looking for place that's provides lots of entertainment, dining options relaxing retreat or rooms with phenomenal views, etc.

The most important to keep in mind is that whether they meet your requirements and demands. It's worth checking in to see what hotels have loyalty programs. Customers often stay in those hotels that provide them offers / rewards so that ends up being the best way to go. Hotels can also provide some earning points towards staying there for free in future or some programs offering them to stay at certain places. Hotel should also work on the budget so that customer can splurge for little more service. If they pay little more for hotel make sure they are getting valued services to the money. It might be expensive because of views, the location, the amenities, or just the name. Whatever it is, make sure they feel worth paying the services

Another thing to consider, while choosing a hotel is the amenities. They mainly watch out the extra services that are provided like Air conditioning, parking, WIFI, breakfast lunch/dinner, etc. these are the things that really do matters the customer while choosing the hotel. Customers also look the décor, hygiene environment, operating facilities (Room services). Last but not least customer also look into the reviews regarding the hotels on web browser. While reviewing they main look a past reviews of year or so. They mainly look for the luxurious of the hotel that other customer has experienced reviews are all about getting and responding to feedback, are there any flaws or not, if yes was the responded in positive way. How maintained is your hotel, this information can be easily obtained from these reviews. Understanding how customers behave is a prerequisite for effective marketing. The factors strongly influence customers' choice of hospitality service it also includes needs, wants, and motivation; perception; learning; personality; lifestyle; and self-concept. Customers go through different steps in making a purchase decision. The actual steps followed, and the sequence of these steps, vary according to the importance/value of the purchase and the perceived degree of difference between alternatives. To be successful, marketing of hotels must understand their customers' decision process.

Hotels Revival strategies: Many hotels have designed different ideas and slogans to impact the customer's mind.

Hotel Marriott council designed a program which said Travel with confidence as they are committed to cleanliness. Electrostatic sprayers to sanitize surfaces are used and Air purifiers are used to lessen the effect of viruses from Ecolab. The guests were also reminded to follow the protocols to be followed by signage board in public areas. The food is prepared and handled with care. The staff is well trained to follow all the protocols during and post pandemic situation. The mobile check in and web check-in is also done for the guests to avoid any contacts with other guests and employees. (Marriott International commitment to clean, June 3,2020)

Hotel Hyatt too follows and are concerned about the wellbeing of the customer. They are taking Temperature checks of all the guests and the employees. The food dining is offered by knock on the door and minimise the use of doorbell button by the staff. The international standards are followed

given by WHO (World Health Organisation). The frequency of cleaning of various areas have been increased. They have **Trained Hygiene & Wellbeing Leader or team at all location and Cross-functional panel of trusted medical and industry advisors who will guide the Hotels.** (Hyatt)

When the hotels are announcing and educate the guests about the changes your hotel made will have greater impact on the customers and they will be able to decide and select the hotel accordingly.

The Role of technology: The maximum use of technology has happened in last two years. Most of the hotels are going for Keyless check in, Use of QR codes and downloading hotels apps is fastest and we have seen maximum growth. Use of chatbots and instant message service has helped many customers to get connected to their favourite hotels. Online booking has helped the hotels to get close to their customers' expectations like never before. (The Hotel Periodical, 2022)

More of luxurious room experience: many hotels have started up selling their hotels rooms as a smaller number of guests are travelling the world. The hotels are offering more luxurious room by charging more so that they can offer better service and value their customers.

To provide new age technology is crucial such as contactless solutions. The guests are using no human touch in your check in process. OCR (Optical Character Recognition) technology is used where it helps you convert the Text into machine readable form for example instead of guest coming and filling of registration card manually, by use of Guest ID the front desk agent auto fills the form requirement. (Sarmah, 2021). Kiosk system where the guest can do self-check in or check in through hotel Mobile apps is a great reliever for the hotels.

Hotels have started offering short staycations in open spaces: Many guests prefer to drive to close by areas compare to taking longer breaks. They prefer going to open spaces so the hotels which are boutique hotels, in remote places are in demand where they can provide quite environment, more scenic views and fresh air. The customers prefer to go to places which they have visited before. (The Hotel Periodical, 2022)

The strategy is implemented to retain loyal customer: Every hotel keeps the guest's data to take their valuable inputs about the guests stay; the products which they consume were satisfactory. Did the guest was happy about the amenities and services? This will help the hotel to get the customer back to the same brand. The loyal customers will always be positive way of marketing. For example: if the guests are happy with all the services, they will be spreading the news by word of mouth. Her she can be motivator for others to visit and stay in this hotel at least once.

Effective use of VR and AR in hospitality: To get more experience of the hotel products, the hotels are using Virtual reality where you can wear handsets and get simulated experience whereas

augmented reality will show you the graphics and 3 D view of rooms, room designs which will enable customers to get a tour of the guestrooms before check in and buying the product. Use of Metaverse is an exceptional technology service where the hotel gathers information and data about the guests and their requirements and can deepen relationship right from booking of the hotel to aesthetics of the room can be communicated with the hotel. According to Google 36 percent travellers will get more detailed information and experience and they do not mind paying extra for what they want. (summitseries Revinate inc, June 21,2022)

Train your staff: The hotels are training the staff for meticulous personal hygiene to use of hand gloves and PPE kit. The guests can see the noticeable change if the hotels follow all the cleaning procedures and practices. If the staffs are well trained about hygienic conditions and the guest may feel safe.

Use of Artificial intelligence for contactless services: The hotel may use robots for cleaning the guestrooms or public areas to provide the food n beverage service. Most of the customer prefers contactless service right from check in procedure to cleaning the room to do in room dining. (Laghate, 2021). The hotels need to adopt several strategies to be in the business and to gain the confidence of their customer.

Different colour coding is used for housekeeping dusters to avoid cross contamination. It helps the housekeeper too. If you encourage the guest to avoid use of elevators, or allowed by only two guests it would help the hotel and the customers.

Change in customer behaviour post Revival Strategies

The guest demands are different post Covid. They are paying more attention to health, safety. Wherever they are travelling, may it be grocery shopping or in a train or boarding a flight, they are conscious and want to take necessary precautions. As a hotelier, we have to understand the customers concerns and be empathetic. There could be lots of behavioural and sentimental changes among customers which may lead them to behave in a particular way in their decision making. You are expected to be genuine and only then you will be able to connect with them. Drop an email and stay in touch with them and show genuine concern about your customer. or send a newsletter communicating information about necessary precautions taken by the hotel. (Sarmah, 2021)

The customers do prefer to have a gap between the previous checkout and a new check in. They feel safe. The customers are happy that hotels have made necessary changes in space management and design. They have kept more open spaces and unnecessary decorations have been cut down.

RESEARCH METHODOLOGY

Locale: Mumbai City: Sub urban area

Research design: The researcher will collect data through Google form structured questionnaire

Sampling: The target sample size would be 25 to 30 guests/customer and will review literature from various textbooks, websites and E-journals.

Tools and Techniques: Structured Questionnaire and analysis of responses by a quantitative technique.

DATA AND STATISTICAL ANALYSIS

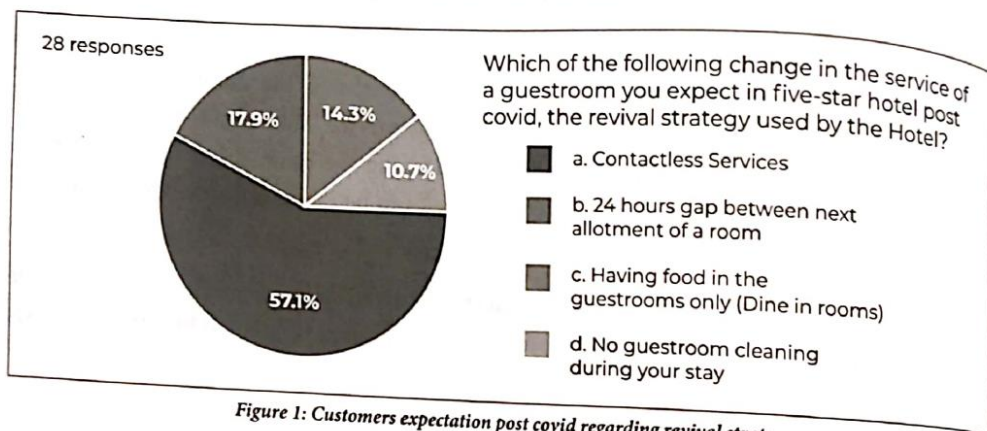


Figure 1: Customers expectation post covid regarding revival strategy

Most of the customers preferred contactless service. Beside that they prefer a gap of 24 hours before allotment of the room to the next customer. The behaviour pattern have changed as they are more conscious and particular of Hygiene and sanitization.

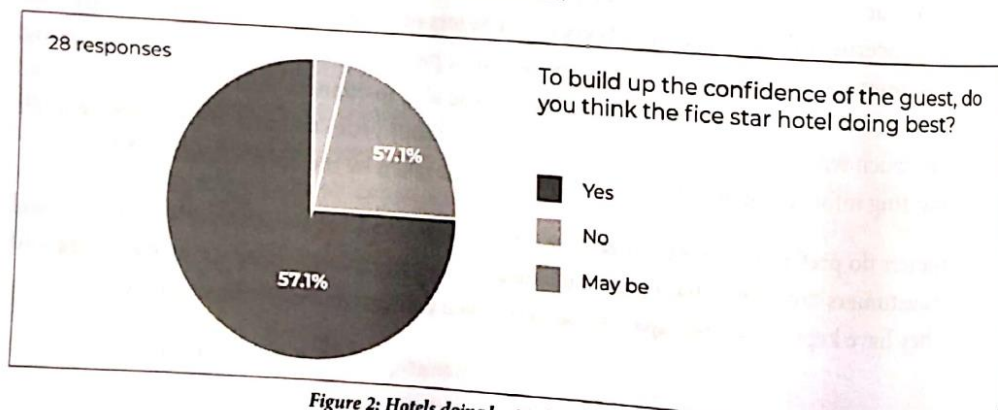


Figure 2: Hotels doing best to build up the confidence

The five stars hotels are taking all possible efforts to build up the confidence among customers.

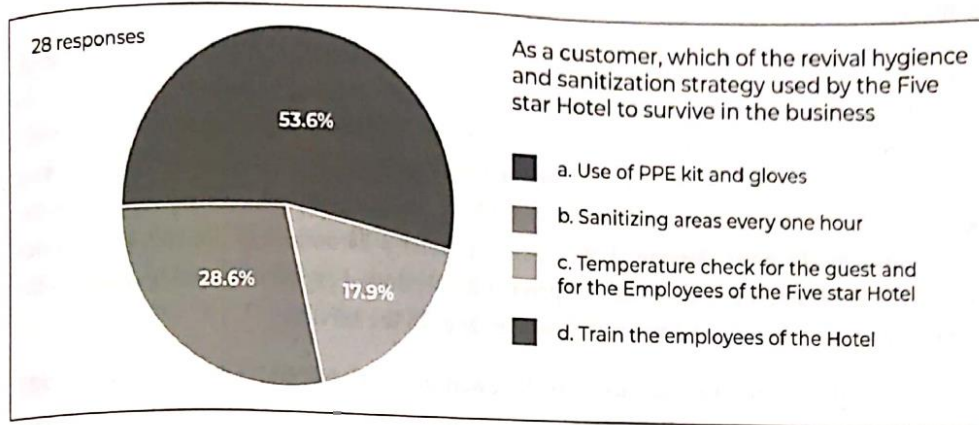


Figure 3: Customers/ guests mentions the revival hygiene and sanitization strategy used by the five-star hotel

The Hotels have to focus on Training of the staff as revival strategies. Use of PPE kit, sanitizing areas on hourly basis are some key points as part of new revival strategies.

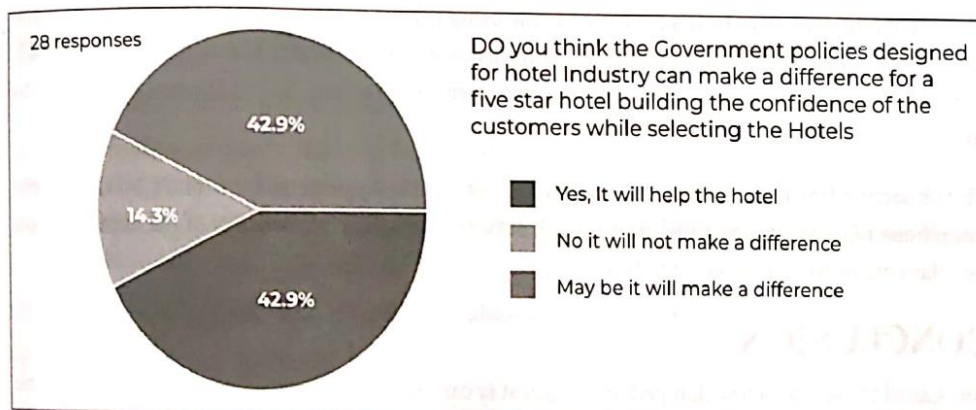


Figure 4: Customers/ guests mentioning the difference for a five-star hotel in building the confidence of the customers

The Government policies would enable the Hotels to build the confidence level of the customers. The efforts of the Hotels and the support of the Government will enable hotels to do better.

RESULTS AND FINDINGS

The questionnaire was distributed to variety of customers which include professional trainers, lecturer, business women to IT professional to the Principal of the Institutes to Hoteliers to a home

maker. I received the response from 28 customers. It really helped me to get their valuable feedback and opinion.

96.4 percent customers have travelled state wise or abroad post Covid. While travelling, they book through hotels apps which they find convenient next to that is Mobile apps which are used to do bookings. 64.3 percent are happy to go for contactless service, the new strategy used by the hotels. 50 percent prefer selecting a particular category of a five-star hotel post Covid as they are expecting quality cleaning standards and hygiene maintained in the Hotel. 92.9 percent are happy with the changes made by the hotel. Among all 53.6 percent prefer a 24 hours gap between the previous guests departs and a new guest arrives. 42.9 percent guests do not expect any kind of change in the guest room service where as 35.7 percent expects change in the service.

57.1 percent expects contactless service to be followed in the Hotels. 60.7 percent selects the five star hotels on the basis of Location, cleanliness, from the social media feedback is equally very important. Nearly 75 percent of the customers feels that the hotels are doing best to build the trust among their customers. 85.7 percent feels post Covid, health and hygiene is a top priority for any customer while selecting the hotels. 53.6 percent of the customers felt that Training of the employees is paid attention to by the Five star hotels as one of the Revival strategy.

There are many challenges hotels are facing while using revival strategies such as to meet customer expectations, to build gaining the trust and confidence of the customer. Managing untrained staff. Understanding the customers' expectations. Staff retention problem. To get the customers back to hotel.

While selecting hotel many gave the priority to cleanliness, hygiene and customer service, safety precautions followed by the hotel post Covid, service quality for sanitization of the area, location also plays major role in selecting hotels.

CONCLUSION

Post Covid the scenario has changed. Every guest is careful while choosing/selecting the hotel. The technology has changed many ways of booking the hotel. The guest sitting at home can book the hotels. They do not have to depend on travel agents. Most of them prefer doing bookings on their own. The customers can compare the cost through hotels websites and select the hotel according to the or budget, requirements. If they like particular hotel they give the good ratings but they are not happy then they can write about the bad experience on social media.

In the competitive world, the Hotels have to understand the customer's behavior in order to design a new strategy to get the customer back to their property. Customer behavior means the choice and selection of the commodity according to guests' psychological preferences, needs, motivation, wants and budget. The customers feel that the hotel they stay should meet and exceeds expectation.

Every customer is different, their likes and dislikes, and preferences are different. The five-star hotel is known for giving maximum comfort and guest satisfaction. Every aspect of the customer need is taken into consideration. Due to pandemic situation, it became more difficult for the hotels to run the hotels with the new demands and expectations of the customer.

Hence, the government, the hotels have to work together to understand the customer behavior to make it easy for the customers to travel, select the hotels which suits customers requirement. There is lot of pressure on the Hotels to understand what customer expects. To survive in the business the hotels have to put in double efforts. The hotels have to be on toes to know how customers are selecting the hotels. Which helps the hotel to prepare and provide the services accordingly and adopt to new strategies to build the confidence in their customers.

RECOMMENDATIONS

This research can help in understanding the pattern of customer behaviour hence recommending that the study on effective use of government policies related to hospitality industry in understanding the changing customer behavioural pattern (Post covid). Second area of research can be the operational revival strategies of the classified hotels in Mumbai City which will focus upon the departmental (Sales and marketing, Food and Beverage Service, Housekeeping and Front Office) revival strategies.

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18. Dr. Ashfaq Khan and Dr. Malan Zardi
Analysing the effect of India's Jan Dhan Yojana Programme on Financial Inclusion


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16. Analysing the Effect of India's Jan Dhan Yojana Programme on Financial Inclusion

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Abstract

India's Jan Dhan Yojana scheme was introduced in 2014 with the intention of giving the nation's unbanked population access to financial services. Millions of people without access to banking services were to receive financial inclusion through the programme. This paper assesses how India's financial inclusion has been affected by the Jan Dhan Yojana programme. The study analyses information through secondary data to examine how the programme has affected people's ability to access, use, and save money. The Jan Dhan Yojana scheme has positively impacted India's financial inclusion, especially in terms of access to banking services, according to the report. The study also reveals that the programme has increased public use of financial services. The study reveals that over 47.28 crore bank accounts have been opened. Regional Rural Banks (RRBs) and Private Banks (PBs), with contributions of 17% and 3%, respectively, and more than 80% of the total in PMJDY, follow Public Sector Banks (PSBs) in terms of performance. The study reveals that the strategy has only had minimal impact on savings behaviors.

Keywords: Financial inclusion, Jan Dhan Yojana, Banking habits,

Introduction

A strong banking system is crucial to a country's economic development because it can make it easier to mobilise financial resources and direct them towards useful uses that will lead to significant capital formation. Small/marginal farmers' and the weaker segments of society's lack of access to financing have been acknowledged as a severe impediment to economic development, particularly in emerging nations. Additionally, depriving a sizable portion of the population of financial services for an extended period of time results in a drop in investment and has the potential to exacerbate social tensions that lead to social exclusion. The Indian government made announcements on programmes like Pradhan Mantri Jan Dhan Yojana in this

context. This programme will entice the under banked and unbanked to voluntarily join the system in order to increase the number of people who actively participate in the system and use their resources for productive purposes. As a result, there will be significant capital formation, allowing the government to continue down the path of equitable growth. The Jan Dhan Yojana (JDY) programme, a leading initiative for financial inclusion, was introduced by the Indian government in August 2014. As of March 2021, approximately 42.5 crore bank accounts had been opened under the JDY programme, one of the largest financial inclusion initiatives in the world, with a combined balance of more than Rs. 1.36 lakh crore.

The purpose of this research paper is to evaluate how India's Jan Dhan Yojana programme has impacted financial inclusion. The JDY program's goals, main components, implementation, and effects on a number of financial inclusion metrics, such as banking service usage, access to banking services, financial literacy, and the provision of social welfare, will all be covered in this paper. Additionally, the study will identify the program's shortcomings and difficulties while proposing policy suggestions to overcome them.

Objectives of the study

1. To examine the Pradhan Mantri Jan Dhan Yojna concept.
2. To analyse the impact of PMJDY on Financial Inclusion.
3. To study the Challenges of PMJDY and make some suggestions for the smooth functioning of the scheme.

Methodology

The current study will mostly use secondary data sources because it is a descriptive study. The economic survey of India, the Reserve Bank of India PMJDY Brochure, government publications, published articles, journals, newspapers, reports, books, and the Pradhan Mantri Jan Dhan Yojana (PMJDY) official websites were all used to gather the information and data for the study. The lack of data imposes limitations on the study's findings, which may affect their validity.

Key Features of the JDY programme

The JDY programme was started with the main goal of giving India's unbanked population access to financial services on a universal basis. The plan also aimed to increase financial literacy and awareness among the unbanked people and to make it easier to distribute government benefits and subsidies by transferring money directly into recipients' bank accounts (direct benefit transfer, or DBT).

The JDY project is a distinct and ground-breaking effort thanks to a number of essential components. To guarantee that the recipients of the scheme are the intended recipients, the

programme focuses first on using biometric technology, such as fingerprint scanning and Aadhaar authentication. Second, the initiative offers each beneficiary a zero-balance savings account as well as a RuPay debit card that can be used for both in-person and online transactions at ATMs and POS terminals. Third, the programme makes basic insurance products, such life and accidental death insurance, accessible. Fourthly, the project has ties to the Pradhan Mantri Jan Dhan Yojana (PMJDY) to encourage recipients to sign up for social security programmes like the Pradhan Mantri Suraksha Bima Yojana (PMSBY) and the Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY).

Implementation of the JDY Programme

The Reserve Bank of India (RBI), the National Payments Corporation of India (NPCI), the Ministry of Finance, as well as public and private sector banks, participated in a multi-stakeholder approach to the implementation of the JDY initiative. In order to educate the unbanked population about the advantages of the plan and the steps involved in opening a bank account under the programme, a nationwide media campaign was used to introduce the programme.

The JDY program's execution encountered a number of difficulties, such as the unbanked population's lack of financial literacy, the lack of official identification documents, and the absence of banking infrastructure in rural and isolated locations. In order to address these issues, the government launched the Pradhan Mantri Jan Dhan Yojana (PMJDY) mobile app, which enables the opening of bank accounts via a digital platform, as well as financial literacy and awareness campaigns across a variety of media outlets. In order to use their technology and industry knowledge to reach out to the unbanked population, the government also cooperated with private sector banks and financial technology (fintech) companies.

Impact of the JDY Programme on Financial Inclusion

The following indications show that the programme has been successful in reaching its goals:

1. **Increase in Bank Accounts:** As a result of the plan, India now has a significantly higher number of bank accounts. As of March 2021, more than 42 billion bank accounts had been opened under the JDY project, with a combined balance of more than Rs. 1.47 lakh crore, according to the Ministry of Finance.
2. **Financial Inclusion Has Increased:** By giving access to banking services to a significant number of unbanked and underbanked people, the scheme has increased financial inclusion in India. A bank account was held by 55.8% of Indian adults as of March 2021, up from 35% in 2011.

3. Increase in Digital Transactions: With the launch of the RuPay debit card, the initiative has also promoted digital transactions in India. More than 31 billion RuPay cards had been distributed as of March 2021, and there has been a surge in transaction volume from 10 billion in 2015 to more than 150 billion in 2020.
4. Increase in Insurance Penetration: With the introduction of basic insurance products like life insurance, accidental insurance, and health insurance, the plan has also contributed to an increase in insurance penetration in India. Over 33 crore people had signed up for the Pradhan Mantri Suraksha Bima Yojana and the Pradhan Mantri Jeevan Jyoti Bima Yojana as of March 2021.

A considerable portion of the unbanked and underbanked population lives in rural areas, where the JDY programme has had a significant influence on financial inclusion. A National Council of Applied Economic Research (NCAER) study found that from 2013 to 2018, the percentage of rural households with at least one bank account climbed from 36% to 69%.

Additionally, by offering a platform for the direct transfer of subsidies and benefits to the beneficiaries' bank accounts, the system has assisted in reducing leakages in social welfare programmes like the Direct Benefit Transfer (DBT) plan.

Challenges and Limitations

The Jan Dhan Yojana scheme has been a success, but there are still a number of issues and restrictions that must be resolved if it is to be viable and effective over the long run.

First, there are issues with the recipients of the program's minimal bank account utilisation. Indicating that the beneficiaries are not using the accounts for transactions is the fact that a sizable portion of the accounts opened under the plan have zero or little balances. This might be explained by the recipients' low levels of financial literacy and awareness as well as the dearth of banking facilities in rural and remote locations.

Second, there are issues with the program's ability to sustain its funding. For the government and the banking industry, providing zero-balance accounts and fundamental insurance products to every beneficiary requires high expenses. Although the plan has been successful in bringing in new consumers to the banking industry, the low usage of bank accounts and the lack of sufficient revenue sources for banks may eventually have an impact on their capacity to remain financially stable.

Third, there are security and fraud prevention issues with the programme. Although identity fraud has been significantly reduced by the use of biometric technology and Aadhaar verification, there have nevertheless been examples of fraud and money-laundering, particularly when the recipients lack financial literacy and are not aware of the security standards.

Policy recommendations

The government may take into account the following policy recommendations to overcome these issues and guarantee the long-term viability and efficacy of the Jan Dhan Yojana programme:

Financial Literacy and Awareness Campaigns: To inform the beneficiaries of the advantages of banking and insurance products, the process for using banking services, and the security protocols for preventing fraud and the misappropriation of funds, the government should conduct financial literacy and awareness campaigns through various media channels, including radio, television, and social media.

Development of Banking Infrastructure: To guarantee that the beneficiaries have access to banking services, the government should invest in the development of banking infrastructure, particularly in rural and isolated locations. This can entail building bank branches, ATMs, and point-of-sale (POS) terminals in underserved areas and promoting mobile banking and online banking systems.

Incentivization of Use: By offering cashback or reward points for purchases made with the RuPay debit card, the government might encourage the use of bank accounts. The beneficiaries might be encouraged to conduct transactions using their bank accounts as a result, increasing the banks' revenue streams.

Financial Product Diversification: To draw more customers to the banking industry and ensure the banks' financial viability, the government could promote the financial product diversification offered through the Jan Dhan Yojana programme, including the introduction of savings and investment products.

Strengthening of Security Protocols: To improve the security measures in place to prevent fraud and money theft, the government should set up processes for handling complaints and providing legal aid to fraud victims.

Conclusion

The Jan Dhan Yojana project has had a tremendous influence on access to banking services and financial literacy while revolutionising the effort to promote financial inclusion in India. To ensure the program's long-term viability and efficacy, a number of issues and restrictions must be resolved. These issues could be addressed and the program's long-term success ensured by the policy recommendations made in this paper, which also include financial literacy and awareness campaigns, banking infrastructure development, usage incentives, product diversification, and strengthened security protocols.

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19. NAJMUNNISA SHAIKH SLUM CHILDREN'S ATTITUDES TOWARDS EDUCATION : A STUDY

MAH/MU/03051/2012 ISSN: 2319 9318 April To June 2023 Special Issue 01

विद्यवाणी

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Abstract:
Education is the real wealth of every individual. It plays a vital role in the development of the standard of living. It enhances every individual's performance for their behavior in fulfilling everyday demands and also adds an effect on their professional life. However, the value of education is higher as it brings in more worth than individuals have of form to action or worth and significant. The value of education towards education. Attitude is a factor that determines the interest of individuals towards education. Attitude is a complex phenomenon and is influenced by various factors. External factors are those that arise from your family, friends, and culture, which influence decision making in either a positive or negative way. As a result, identifying the factors influencing a person's attitude towards education increases the individual's interest and worth in education. On the other hand, a negative attitude will cause the individual to dislike education and become disinterested in the process. The study explains the children's attitudes towards education. This research work examined understand- ing the attitude of children towards education. The study was descriptive in nature. Numerous factors influence people's attitude towards education. The factors may come from both internal and external sources. Internal factors are those that an individual has control over, they include one's cognitive and affective and thought. External factors are those that arise from your surroundings and may include expectations, role models, friends, and culture. Numerous factors influence people's attitude towards education. The factors may come from both internal and external sources. Internal factors are those that an individual has control over, they include one's cognitive and affective and thought. External factors are those that arise from your surroundings and may include expectations, role models, friends, and culture. Numerous factors influence people's attitude towards education. The factors may come from both internal and external sources. Internal factors are those that an individual has control over, they include one's cognitive and affective and thought. External factors are those that arise from your surroundings and may include expectations, role models, friends, and culture.

Keywords: Education, Attitudes, Studies and Research

1. Introduction:
Education is a social tool that empowers and uplifts people. Everyone recognizes the value of education, which plays a unique role in the productive development of children. Education being one of the important components to find out the attitudes the children have towards education.

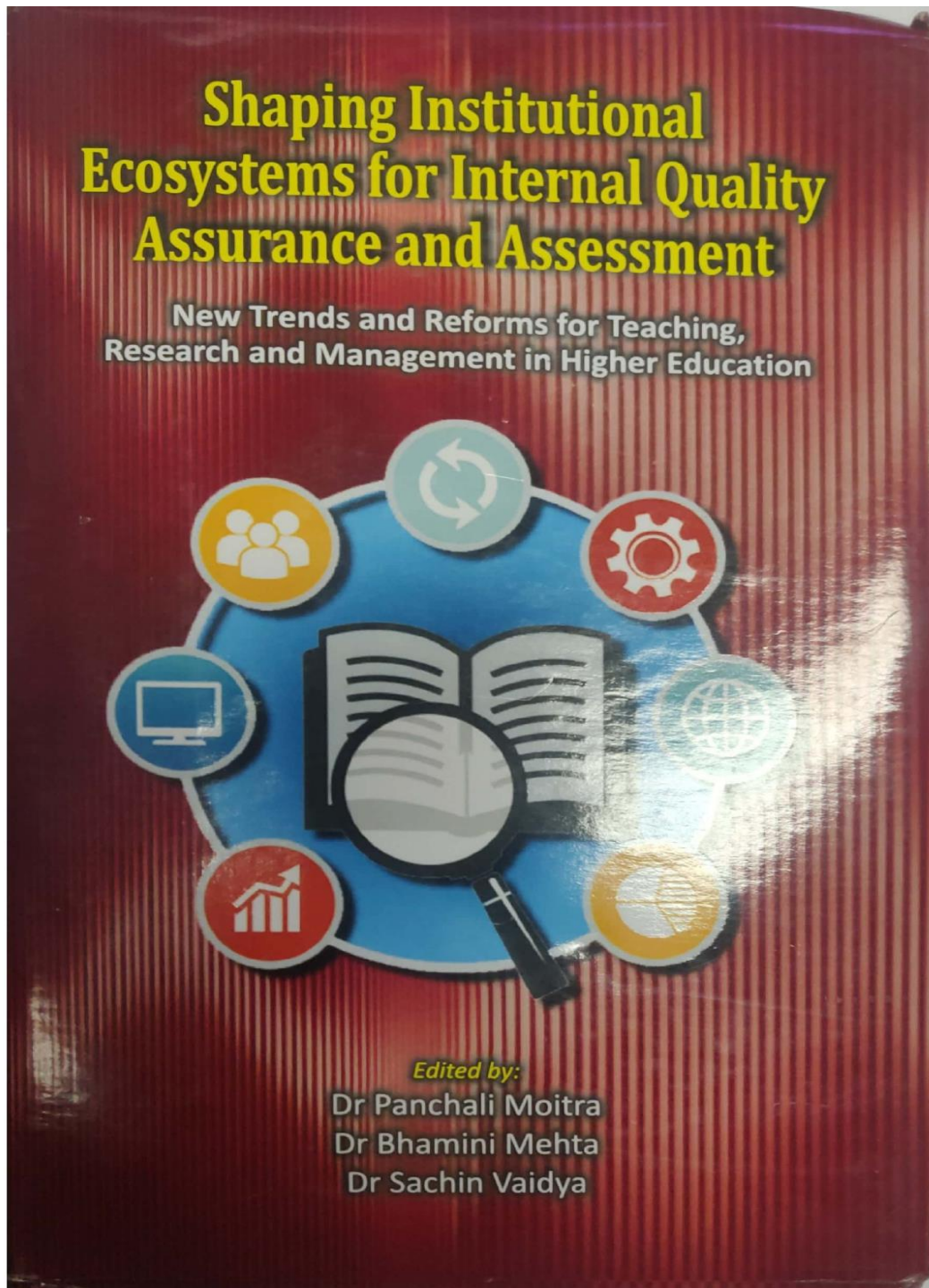
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20. Humera shaikh

Detailed study of entrepreneurship development to make learner industry ready.



**Shaping Institutional
Ecosystems for Internal Quality
Assurance and Assessment**
New Trends and Reforms for Teaching, Research
and Management in Higher Education

Editors

**Dr. Panchali Moitra
Dr. Bhamini Mehta
Dr. Sachin Vaidya**



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Detailed Study of Entrepreneurship Development to Make Learners Industry Ready: Promotion of Entrepreneurship Potential of Learners

Humera Shaikh*

Abstract

This review of Research paper intends to showcase the theoretical relationship between entrepreneurship education and learning ability as well as skills of an entrepreneur which includes technical aspects, organisational behaviours, skills and individuals ability. To understand new techniques of trades and new business models, Entrepreneurship has become one of the most popular subject in the hotel schools as it is being pursued by the learners. Promoting entrepreneurship is an essential component to ensure economic growth and development. Over the past few years and also post Covid -19 employment for younger learners remains one of the critical problems, which was persistent. For the development of potential learners identifying the skills of entrepreneurship is a key stone for growth and development of the society.

Introduction

Entrepreneurship is important for various reasons, from promoting social change, to innovation. Entrepreneurs are frequently thought of as national assets to be enlightened, motivated and remunerated to the

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greatest possible extent. Promotion of entrepreneurship is important as it improves standards of living of the individual and also the society is benefited, it helps to create wealth for business and entrepreneurs too. It creates increased employment and higher earnings which contributes to a better national income in forms of higher tax revenues and higher government spending. Entrepreneurs regularly nurture and develop advancement by other like minded individuals. They also invest in community projects and provide financial support to local charities that enable further development. There are government schemes available to promote entrepreneurship in India. Headed by Atal innovation mission, AIC aims to promote innovation and entrepreneurship in India, approved for start-ups that can get funding up to 10 crores for a maximum of 5 periods to cover capital and operational expenses.

For countries like India with rich cultural heritage, tourism, it is important to see how we are making efforts to promote entrepreneurship in the hospitality sector. Within the hospitality sector also a lot of opportunities exist which will help to create employment in terms of tourism, facility management, and cloud kitchens are also emerging in the new economy. It is needed that we motivate learners to take advantage of entrepreneurship which helps in development of nation and individual.

Role and Significance of Promotion of Entrepreneurship

1. Creates Employment Opportunities : Entrepreneurship helps crack the problem of unemployment by creating suitable employment opportunities through setting up of small and big business units where the jobless can be engaged. Various programmes, schemes like the Prime Minister's Rozgar Yojana, National Rural Employment Programme and Integrated Rural Development Programme etc. have been initiated by the Government of India to eradicate poverty and solve the problem of unemployment.

2. Prevents Growth of Slums : Entrepreneurial development programmes help in removal of slums as the entrepreneurs are provided with various schemes, incentives, subsidies and infrastructural amenities to set up their own enterprises in all the non-industrialized areas.

3. Economic Independence: The entrepreneurs, through the Entrepreneur Development Programme, are able to achieve economic

independence of a country by producing a wide variety of better quality goods and services at modest prices. The entrepreneurs also, through export upgrade and import substitution, are able to earn and save a prerequisite amount of foreign exchange which is crucial for the growth and development of any economy.

4. Improves the Standard of Living and per-capita Income: Entrepreneur Development Programme provides the necessary support to entrepreneurs by educating them about the test novelty and methods of production to produce a large variety of quality goods and services at inexpensive prices. EDPs also help in creating more enterprises which aid in providing more employment openings and help in increasing the earning of the people. It will result in an increase in per-capita income and thus help in the promotion in standard of living of the people.

A Lower Cost: This enables the individuals to avail improved quality products at lower prices which results in the improvement of their standard of living.

Promotes Country's Export Trade: Entrepreneurs assist in promoting a country's export trade, which is an important component of economic development. They produce goods and services on a large scale for the purpose of earning a large amount of foreign exchange from export to combat the import dues requirement. Hence, import substitution and export promotion ensures economic independence and development.

Induces Backward and Forward Linkages: Entrepreneurs take pleasure in working in an environment of change and try to maximise profits by innovation. When an enterprise is established, in accordance with the changes brought about in technology, it encourages backward and forward connections, which leads to economic development.

Facilitates Overall Development: Entrepreneurs act as catalytic agents for change which results in chain reaction. Once an enterprise is initiated, the process of industrialisation is set in motion. This unit will create demand for various types of units, required by it and there will be so many other units which require the output of this unit. This leads to complete development of an area, due to increase in demand and setting up of more units.

Creating Innovation: An entrepreneur is a person, who always looks for changes, apart from linking the factors of production, he also presents new ideas and new combinations of factors. In the production process,

an entrepreneur always makes an attempt to bring in innovative strategies and methods. An entrepreneur promotes economic development through innovation.

Entrepreneurs Create New Businesses: The development of businesses, generating employment opportunities for the individuals, introducing innovative strategies and methods, bringing in new products and services for the welfare of the individuals are the factors that highlight the aspect that entrepreneurs create new businesses. In various fields, there have been the introduction of advanced techniques, methods and procedures, which have nurtured the lives of the individuals.

Entrepreneurs also Create Social Change: Through their exceptional contributions of a lower cost. This enables the individuals to avail improved quality products at lower prices which results in the improvement of their standard of living.

5. Entrepreneurs Create Social Change: through their extraordinary assistance of new goods and services, entrepreneurs break away from practice and indirectly sustain freedom by decreasing dependence on traditional and outdated systems and technologies.

Objective

The aim of this research is to determine whether there exists an inclination for entrepreneurship, its scope and its avenues to promote it in hotel school.

Methodology

Primary Data: Using structured questionnaire to study about the interest and to identify skills and abilities required to be an Entrepreneur. A set questionnaire will be circulated amongst hospitality learners and entrepreneurs to identify their opinion about promotion of entrepreneurship and issues faced by the learners and entrepreneurs to be a successful entrepreneur. About 25 learners and 05 entrepreneurs will be questioned to get the desired response on which the data analysis will be based on. Promotion of entrepreneurship for potential learners teaches essential life skills that will help them to transverse this uncertain future.

This study takes college learners as the research object. Before the formal distribution of the questionnaire, this study invited 5 experts in the field of entrepreneurship education to review the questionnaire and

25 learners so as to adjust and revise the questionnaire. The research group carried out the survey in a number of learners. A total of 30 questionnaires were sent among learners and experts.

Results

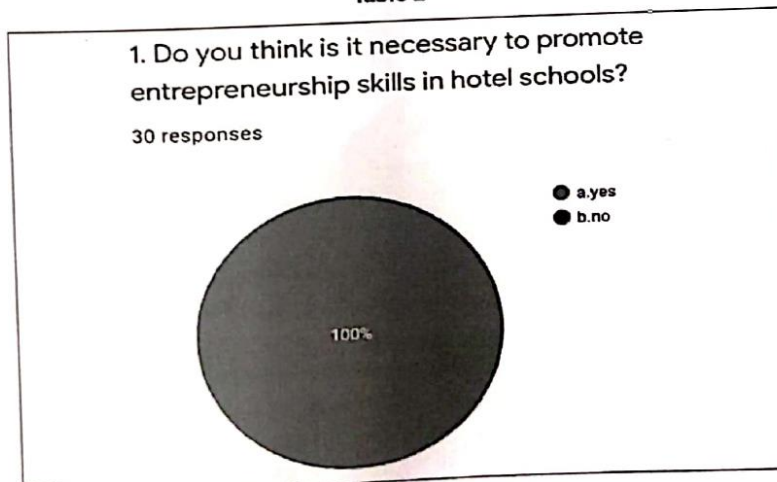
Table 1
Distribution of Sample

<i>Variables</i>	<i>Classification</i>	<i>Number of Samples</i>	<i>Proportion %</i>
Gender	Male	23	75%
	Female	07	25%
Professional status	Student	25	83.3%
	Entrepreneur	05	16.7%
Major education	Hotel school	30	100%

Variables and Measurements

In order to ensure the reliability and validity of the measurement, we adopt existing scale developed as a tool to collect empirical data, which is appropriately modified according to the purpose of this study.

Table 2

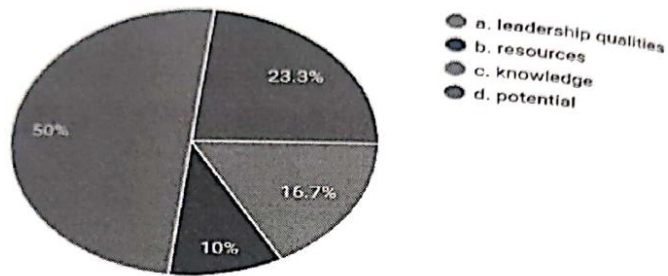


Interpretations:

The table shows 100% of respondents think it is necessary to promote entrepreneurship skills in hotel schools.

2. What is required for you to realize that you can be an entrepreneur?

30 responses

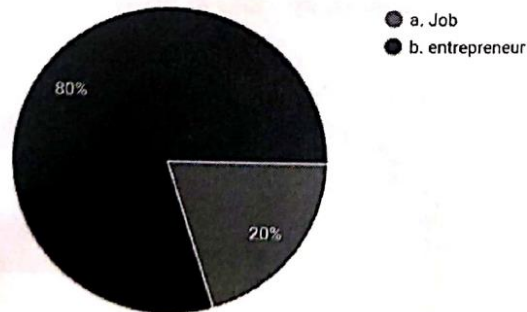


Interpretations:

The table shows 50% of respondents feel knowledge is an important factor to be a good entrepreneur; only 10% of respondents feel resources are required.

11. Are you happy doing a job in hotels or wish to be a successful entrepreneur?

30 responses

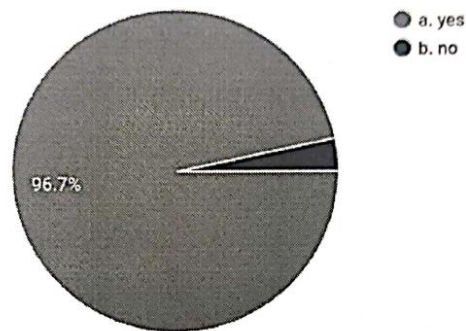


Interpretations:

Most of the learners (80%) have a positive opinion about entrepreneurship. Entrepreneurship is highly influenced in learners to start up a new venture. The 20% learners have an average opinion about entrepreneurship.

14. Do you believe promotion of entrepreneurship of students will help in making a difference in society?

30 responses



Interpretation:

Out of 30 respondents 96.7% of the samples believe that promotion of entrepreneurship will help in changing society. Only negligible samples don't agree with the same.

The key findings are as follows:

- Most learners opinions about promotion of entrepreneurship is positive.
- Most learners believe that entrepreneurs will help in making the difference in society in terms of growth, economy and less growth of shanty & slum.
- Most learners are curious to learn new patterns and strategies of being an entrepreneur.
- Organising more entrepreneurship development programmes, more entrepreneur interactions, and career guidance along with real time experiences will help the learners to grow.

Suggestions

- The government has to extend more support in diverse areas to entrepreneurial activities.
- Integrate entrepreneurship related programmes and activates in

the established curriculum in hotel schools so that it may add value to the degree courses.

- Promoting an entrepreneurial culture among youths.
- More reference sources to learn.

Conclusion

Promotion of entrepreneurship for potential learners teach pivotal life skills that will help them to transverse this uncertain future. As per the entrepreneurs, to bring about the best in learners from the early stage of career planning and add more activities related to entrepreneurship should be introduced. This will help them in accomplishing their demographic graph.

□□